

# AMATEUR SPORTS ACCIDENT INSURANCE

INCLUDING CONCUSSIONS



## THE CASE FOR COVERAGE

An average of 8.6 million sports and recreation-related injuries occur each year.<sup>1</sup> Whether it's a sprain, strain or fracture, athletic injuries can limit participation and result in unforeseen costs for players and teams alike.

Because of the potential medical costs, sports injuries may pose as a liability exposure for teams, especially if injured players are under/uninsured—but some general liability plans either don't cover accident-related costs or have minimal medical payment benefits that may be inadequate for sizable medical expenses.

Accident Insurance is one way that teams may minimize the financial impact of sports injuries and help to fill potential gaps in coverage by helping to pay medical bills, deductibles, co-pays and other out-of-pocket expenses after a covered accident.

<sup>1</sup> <https://www.cdc.gov/nchs/data/nhsr/nhsr099.pdf>

## HOW WE MEET YOUR NEEDS

**Enhances general liability coverage** and may help to reduce the frequency of general liability claims, which may potentially reduce costs for the sports team or organization.

**May help to minimize overall out-of-pocket expenses** and the impact of high deductibles and co-pays by helping to fill potential gaps in traditional health plans.

**Coverage flexibility** through Accident Medical Expense benefits that are available on either an excess or primary basis.

**Pays claims regardless** of policyholder negligence.

**Activity-specific coverage** ensures that teams only pay for Accident Insurance that covers them when they are involved in a sponsored activity.

**Concussion Medical Expense benefit** may help to cover concussion diagnosis and/or treatment costs following a covered accident.

## WHO WE COVER

Berkley Accident and Health offers specialized Accident Insurance solutions to team members including:

- Athletes
- Coaches
- Guests
- Volunteers/Chaperones
- Spouses
- Umpires
- Referees

*Eligible groups may vary by state.*



## COVERAGE OVERVIEW

### AVAILABLE BENEFITS

- Accidental Death and Dismemberment
- Accident Medical Expense
- Concussion Medical Expense
- Paralysis

*\*This is not a complete list of all available benefits. Please contact us if there is a specific benefit you are interested in but do not see listed. Benefits may vary and may not be available in all states.*

## CONTACT US TO LEARN MORE

For more information, please contact your Berkley Accident and Health, Specialty Accident representative or email us at [SpecialRiskSolutions@berkleyah.com](mailto:SpecialRiskSolutions@berkleyah.com).

### BERKLEY ACCIDENT AND HEALTH

Berkley Accident and Health is a member company of W. R. Berkley Corporation, a Fortune 500 company and one of the nation's premier commercial lines property/casualty insurance providers.

Our business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for our business partners.

Visit Our Websites

Company Website: [www.BerkleyAH.com](http://www.BerkleyAH.com)

Corporate Website: [www.Berkley.com](http://www.Berkley.com)



This is an Accident Only Policy.

This is a brief description of coverage provided under policy form series AH51051 and rider series BB-30000R, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978) 100 American Metro Blvd., Suite 201, Hamilton, NJ 08619 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at [SpecialRiskSolutions@BerkleyAH.com](mailto:SpecialRiskSolutions@BerkleyAH.com).

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.