



PARTICIPANT ACCIDENT COVERAGE

THE CASE FOR COVERAGE

More than 26 million Americans visit emergency departments annually for unintentional injuries¹. Youth sports injuries account for millions of medical visits each year, including emergency department visits among children and young adults². Accidental injuries can create financial hardships for those injured as well as their families. They also pose as a potential liability exposure for groups and organizations, especially if accident expenses are not covered by their general liability policies and/or the injured participants are under/uninsured.

1. Centers for Disease Control and Prevention (CDC). FastStats: Accidents or Unintentional Injuries, last reviewed February 2026
2. Centers for Disease Control and Prevention (CDC). FastStats: Emergency Department Visits, last reviewed June 2025

HOW WE MEET YOUR NEEDS

Activity-specific coverage ensures that groups and their participants are only paying for Accident Insurance that covers them when they are involved in a sponsored activity

Coverage flexibility through Accident medical expense benefits that are available on either an excess or primary basis

No fault Accident Insurance pays claims regardless of who was responsible for the Accident

General liability cost protection is enhanced with a stand-alone Accident policy that can help lower the frequency of general liability claims potentially reducing costs for the organization

Reduce overall out of pocket expenses by providing coverage that often fills gaps in traditional health plans and helps minimize the impact of high deductibles

PARTICIPANT ACCIDENT COVERAGE OVERVIEW

CORE BENEFITS

- Accidental Death & Dismemberment
- Accident Medical Expense

OPTIONAL BENEFITS*

- Bereavement & Trauma Counseling
- Brain Damage
- Coma
- Crisis
- Disability
- Heart or Circulatory Malfunction
- Home Alteration & Vehicle Modification
- In-Hospital Indemnity
- Medical Evacuation
- Paralysis
- Physical Therapy
- Repatriation
- Sickness Benefit for Camps
- Weekly Income Total Disability

**This is not a complete list of the Optional Benefits that are available. Please contact us if there is a specific benefit you're interested in but is not listed.*



TARGET SEGMENTS

Our leadership and underwriting teams have extensive experience creating customized Accident Insurance solutions for amateur sports, educational, nonprofit and niche-oriented organizations. Our target segments include:

- Youth and Amateur Sports
- Teams, Leagues & Associations
- Humanitarian, Social Services
- Civic & Fraternal Organizations
- Religious Groups
- Youth Groups
- Schools (Charter, Private, Public)
- Volunteer Groups & Nonprofits
- Daycare/Head Start Programs
- Recreational Groups
- Special Events
- Camps & Conferences
- National Governing Bodies
- Non-Governmental Organizations

BERKLEY ACCIDENT AND HEALTH

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
Corporate Website: www.WRBerkley.com

Please Contact Us to Learn More: SpecialRiskSolutions@BerkleyAH.com

Berkley Accident & Health

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