USA Wrestling

Secondary Sports Accident Insurance

Information

Excess Coverage Policy

This policy is an excess or **secondary** coverage policy. "Secondary" means that if the injured member has other insurance, that insurance is automatically "primary" and must pay the incurred costs first. In order to be eligible for any secondary sports accident insurance benefits, you must have followed all requirements and conditions under your primary carrier including any "in-network" requirements. USA Wrestling sports accident insurance will pay benefits up to the policy limits after the deductible has been paid and the 80-20 co-insurance condition has been met (see below). If the injured member has no other insurance, the USA Wrestling secondary sports accident insurance applies, with the same coverage amount and deductible described below. All valid claims **must** first be filed with the injured's primary insurance company regardless of the type of claim. **In order for benefits to apply injured party must receive medical treatment within 90 days from date of injury.** All claims, and subsequent benefits, if any, are subject to verification by USA Wrestling's National Headquarters of each membership benefits. No benefits will be extended under the secondary coverage, if you do not follow any and all requirements of your primary including any and all "in-network" requirements. Call if you have questions.

Deductible

This policy includes a $500 deductible per membership year. Each membership period, in terms of the deductible, begins September 1 until September 1 of the next year.

Co-Insurance Limits

This policy has the following co-insurance conditions: Plan pays 80% and injured party pays 20% per valid claims, after the $500 deductible. Once the member has met the $500 deductible, and has paid an additional $2,000 out of his/her own pocket (which does not include the $500 deductible) in a Benefit period, which runs from September 1 to September 1 of the next year, plan pays 100%.

Medical Necessity and Medical Appropriateness

The benefits in this program will be covered only when and so long as they are determined to be medically appropriate for the proper treatment of the patient's condition.

Determination of whether the services provided were appropriate, reasonable and customary for the proper treatment of the patient's condition and Guarantee Trust Life Insurance Company will decide proper level of care.

Who is covered?

The following USA Wrestling members are provided benefits under this policy:

- Wrestlers holding USAW Competitor's membership
- Coaches holding USAW Coach's membership
- Officials holding USAW Officials membership

Foreign competitors wrestling in the United States, including those involved with international and cultural exchanges sanctioned through USA Wrestling, are required to purchase or be provided a specially discounted membership specifically for **secondary** sports accident insurance. Foreign wrestlers holding USAW Competitor's membership are covered under the policy when participating at a USA Wrestling sanctioned event, but treatment must be in the United States.

No other membership benefits, services, or liability insurance coverage benefits are extended to foreign participants holding USA Wrestling membership.

Foreign officials performing mat or pairing duties at a USA Wrestling sanctioned event, who have been invited to this country through the protocol procedures coordinated by the National Headquarters, are also covered under this policy. Treatment must be performed in the United States.

When are USA Wrestling members covered?

Members are provided benefits under the policy if as a result of an accidental bodily injury:

1. At USA Wrestling chartered club practices, when practices are organized and supervised by a member coach(es), and when all participating club members are individual members of USA Wrestling;

2. All individuals going <u>to</u> or <u>from</u> sanctioned USA Wrestling events, also <u>to</u> or <u>from</u> USA Wrestling club practices,

3. While participating in sanctioned USA Wrestling events and activities,

4. While participating in limited non-sanctioned wrestling events, see page 4 regarding Sports Accident Supplemental Benefits.

Coverage includes participation abroad in international events or exchanges that are sanctioned and approved by the National Headquarters of USA Wrestling.

Sports Accident Insurance benefits are only afforded to valid current members of USA Wrestling.

Membership in USA Wrestling – and secondary sports accident benefits – begin when the state association, or its directors, receive both the membership information and the appropriate fees. Accordingly, a wrestler applying for membership and paying the appropriate fees at the beginning of a sanctioned event for example, is immediately provided with sports accident insurance benefits. However, for any claims to be processed, the National Headquarters of USA Wrestling must have a record of membership.

It is essential that when an individual signs up to be a member of USA Wrestling, the membership forms and fees be processed at once. Failure to process membership applications in a timely manner can delay the benefits each member is eligible to receive.

Official's membership in USA Wrestling is the one individual membership category that is not administered at the state level. The United States Wrestling Officials Association (USWOA) registers members through a separate and independent office. The USWOA office provides member's information and registration forms for individual officials to register. Consequently, **secondary** sports accident insurance coverage of an official begins when the official applies for membership, pays to appropriate dues, and is recorded into the official membership roll of the USWOA.

Policy Limits and Types of Coverage

The Secondary Sports Accident insurance policy provides secondary or excess coverage on covered claims, if as a result of a bodily injury occurring at a USA Wrestling sanctioned event, activity or chartered club practice, and after the deductible ($500) has been met. This insurance is in excess of other valid and primary collectible insurance and includes an 80/20 co-insurance condition. In order to be eligible for any secondary sports accident insurance benefits, you must have followed all requirements and conditions under your primary carrier including any "in-network" requirements. Benefits under the secondary sports accident insurance include (see page 1):

1. $100,000 per Benefit period after deductible. (Benefit period is enforce from September 1 until September 1 of the next year.)

2. $1,000,000 Lifetime secondary sports accident maximum.

3. Miscellaneous Expense Benefit
   A catastrophically injured Insured Person, who is totally disabled, will receive $200 per month until age 18.

4. Chiropractic and physical therapy services are limited to 20 visits in a benefit period.

5. Dental sports accident insurance includes secondary coverage benefits of $250 per occurrence, after the deductible ($500) has been met. The plan includes an 80/20 co-insurance condition.

Sports Accident Supplemental Benefits

USA Wrestling's Supplemental Benefit (SB) program allows USAW members to participate in non-USAW sanctioned events.

*** **WHO IS COVERED:** Those entities outlined in the USA Wrestling General Liability and USA Wrestling Sports Accident Summaries **but only when:**

1. **All members and coaches of an USA Wrestling club/team who are participating in the competition and who are current and active USAW members. The competition must be formally scheduled, supervised, and conducted by a recognized sports association, sports organization, civic group, or school, and its rules must be in force. Coverage will not extend to any unsupervised informal competition, or to any non-USA Wrestling sanctioned competitions hosted or conducted by USA Wrestling clubs/teams.**

2. **For club/team competitions (where USA Wrestling club/team members are participating in club/team formats) the entire club/team and coach must be USAW members.**

3. **For individual competitions the individual must be a current USAW member to receive benefits. Such members may participate in competitions without a coach or other club/team members.**

4. **Member coaches only while they are coaching or instructing other USA Wrestling members.**

Coverage Exclusions

1. An injury arising out of war, or any act of war, declared or undeclared;

2. Dental treatment, dental x-rays, other than for injuries to sound natural teeth, expenses incurred for the repair or replacement of existing dentures, partial dentures, braces, fixed or removable bridges, or other artificial restoration;

3. Air travel, parachuting, hang-gliding;

4. Cost of care given by any person employed by the Policy Holder;

5. Suicide or its attempt;

6. Intentional self-inflicted injury;

7. Eye examinations or expenses incurred for repair or replacement of existing eye glasses, artificial limbs or orthopedic braces;

8. Injury or sickness which is covered by any Workers' Compensation Act or similar Law;

9. Aggravation of a pre-existing or chronic condition;

10. Care given by the Federal Government.

11. Not adhering to any and all requirements under a primary policy which would have covered the expenses or a portion there of.

How long do you have to file a valid claim?

Claims should be filed immediately, but *must* be filed within one year of the accident.

How do you file a valid claim?

Once you have filed the claim with your primary insurance carrier and they have fulfilled their obligations relating to the injury, follow the instructions described below.

1. To begin the process, obtain and complete a Notice of Injury form to start your file with the insurance company. This form may be obtained from your state association membership director or from USA Wrestling by calling 1-719-598-8181 and ask for Membership Processing.

   Note: Any individual familiar with the injury – a coach, parent, or official, for example – may fill out the Notice of Injury form.

   Important: You must fill out the form entirely. Be sure to include your USAW membership card number on the Notice of Injury form. (Your membership number appears on the front of your USAW membership card.) Forms without membership numbers or forms not completely filled out will not be processed!

2. **Send the Notice of Injury form to USA Wrestling for verification of membership and incident site. The address is already printed on the form. Once membership status and site of injury are verified, USA Wrestling will forward the Notice of Injury form to the sports accident insurance administrator. You will then receive an insurance claim form in the mail, along with a cover letter that explains step-by-step how to fill out the form and submit the valid claim.**

3. Once you have submitted the claim form and allowed time for processing, you can call or write the sports accident insurance administrator directly with any questions you might have. See the address and telephone number below.

4. Remember that you must complete information regarding your primary insurance company and all information regarding the claim.

   Failure to do so may delay or invalidate your pending claim.

Insurance Administrator

The insurance administrator for the USA Wrestling member secondary sports accident insurance benefit is Maksin Management Corporation. The address is:

ATTN: Terry Locicero
Maksin Management Corporation
Kevon Office Center
Suite 160
2500 McClellan Avenue
Pennsauken, NJ 08109

The toll free telephone number is 1-800-257-6250 or 1-800-547-9646.