

# USA VOLLEYBALL SECONDARY SPORT ACCIDENT PROGRAM SUMMARY OF INSURANCE

2023 – 2024 Season

All Domestic Team Participants Competing in USA Volleyball Sanctioned Events



## Insurer

QBE Insurance Corporation

## Claims Administrator

A-G Administrators, LLC

## What is covered?

Accidental injury that occurs while participating in USA Volleyball sanctioned events

## Who is covered?

All registered athletes of USA Volleyball and all coaches, trainers, volunteers, committee members, and officials while functioning on behalf of and/or while participating in a covered event

## What are the benefits?

### Excess Accident Medical – \$25,000 maximum per injury

Coverage will consider the usual and customary expense for medically necessary care received at a hospital or provided by a licensed practitioner.

### Accidental Death & Dismemberment - \$10,000 principal sum

Coverage will pay \$10,000 for the accidental loss of life and \$2,500, \$5,000 or \$10,000 (depending on loss type) for covered incidents resulting in accidental dismemberment. Loss must occur within one (1) year after the accident.

## Is there a deductible?

Yes. The deductible for USA Volleyball's accident medical coverage is \$250 for participants with primary health insurance. This means that the injured person must pay the first \$250 of the medical bill. If primary health insurance is not carried, the deductible is \$1,000.

## Does the policy have any restrictions?

- For coverage to apply, the injury must be reported immediately to an official.
- Claims must be filed within 90 days of treatment.
- The policy provides coverage against loss in excess of coverage provided under other valid and collectible medical insurance.
- See policy for specific exclusions.

## What is not covered?

- Illness or Sickness, Disease
- Re-injury and/or Pre-Existing Conditions
- Injuries caused by wear and tear of overuse, such as tendonitis, bursitis or stress fractures
- Injuries occurring elsewhere than the premises designated for competition
- Suicide or Attempted Suicide
- Fighting, unless as an innocent victim
- Hernias, in any form
- Non-prescription drugs
- Expenses incurred outside the United States

*The information contained in this summary is intended to serve only as an outline for general understanding of your insurance and should not be construed as a legal interpretation of the insurance policies written. Reference should be made to the respective policies for complete details including terms, conditions, limitations and exclusions of coverage.*



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