



## PROGRAM OVERVIEW: PARTICIPANT ACCIDENT

Amateur Sports, Volunteers, Day Cares, Events

Available Nationwide

Contact Alive Risk, a unit of RSG Underwriting Managers, for specialized insurance needs in an ever-changing market. Alive Risk employs experienced underwriters and risk managers with extensive knowledge in Accident and Medical coverage. We take an innovative approach to offer access to specialized solutions tailored to each client.

**Amateur Sports – Participant Accident** coverage provides Accident Medical and AD&D coverage to all those participating in sponsored and supervised activities of the policyholder. The flow of business will run through out the year, with a heavy emphasis in the Spring and Summer (seasonal).

### RISK CLASSIFICATIONS:

**Teams / Leagues, Camps / Clinics, Travel Teams / Tournaments:** Targeted groups include organizations with youth and amateur sports exposure. Sports include traditional Baseball, Football, Basketball, Soccer, Softball, Swim Teams and other Team / Leagues associations

- Accident Medical (Excess): \$10,000 – \$100,000, 1- or 2-year Benefit Periods, deductibles vary (\$0 – \$500)
- AD&D: \$5,000 - \$25,000
- Cat Med: Not common, but can provide access to coverage  
Limits: \$1M – \$5M, 10-year Benefit Period
- Other available coverages: Group Travel to and from, Paralysis, Cat Cash

**Volunteers, Day Care Centers, Events:** Targeted groups include all non-profit organizations, municipalities and day care facilities

- Accident Medical (Excess): \$10,000 – \$100,000, 1- or 2-year Benefit Periods, deductibles vary (\$0 – \$500)
- AD&D: \$5,000 – \$25,000
- Other available coverages: Group Travel to and from, Paralysis, Cat Cash

**Cross-Sell with GL:** The Participant Accident coverage available to the Amateur Sports segment is required to be in place by many carriers providing the Participant Legal Liability. Cross-selling the PA with the GL is a natural fit for the brokers servicing their clients.

**Carrier / Market Information:** These carriers / markets have an appetite and focus on Amateur Sports – Participant Accident coverage and will provide support when needed.

### SUBMISSION REQUIREMENTS:

- Alive Risk Accident Application
- 3 Years of Premium / Loss History
- Copy of Expiring policy (if available)

### CONTACT:

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For more information  
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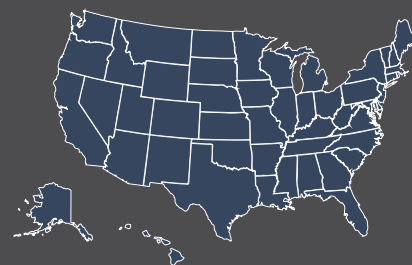
#### “No’s” of the program:

- Primary Medical coverage for Amateur Sports – Participant Accident is available; however, we will need to see the historical premium / loss information
- Boxing and MMA are an immediate decline to quote, unless there is a large amount of data / experience to support quoting the risk

#### Excess vs. Primary: What is the Difference?

Most of the plans are written with Accident Medical as Excess. The intent of coverage is to reimburse the insureds for any out-of-pocket expenses incurred as a result of a claim. Carriers who write the Excess coverage assume that all participants and students have major medical (Primary) coverage through their parents’ plans.

In the event of an accident to the participant or student during a sponsored and supervised activity of the policyholder, a claim will be submitted to the Primary medical insurance. If there are any out-of-pocket expenses (i.e., deductible, coinsurance), a claim will need to be submitted to the Excess medical carrier, at which time the claim will be adjudicated and expenses will be reimbursed.



**AVAILABLE NATIONWIDE**

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