



8/1/2023-2024 Version
 Policy Number: BSR E745285

USA Climbing Excess Participant Accident Coverage Highlights

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| Insurer | Great American Insurance Group |
| Excess Accident Medical Expense - Maximum Benefit | \$25,000 (Per covered accident) |
| Dental Maximum | \$500 (Per covered accident) |
| Deductible | \$1,000 (Applies Separately to each covered person and each Injury) |

Eligibility

Class 1: USA Climbing members, athletes/competitors, clubs, teams, event organizers/ directors, local organizing committees (LOC's), managers, coaches, trainers, officials, judges, scorekeepers, belayers, routesetters, wall-builders, regional coordinators and volunteers. These members are covered only while participating in scheduled, sponsored and supervised activities of USA Climbing, including team travel or group travel arranged and supervised by the policyholder to or from a covered activity.

Coverage Summary

- Initial Treatment must be received within 90 days of the injury.
- Benefits are payable for 104 weeks from the date of the Covered Accident. Medical Expense will be paid only for such expense which is not recoverable from any other insurance policy, service contract or workers' compensation.

| Accidental Death & Dismemberment Benefits | |
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| <i>Description</i> | <i>Amount</i> |
| Principal Sum | \$2,500 |
| Loss Period | Loss within 365 days of injury |

| Loss Schedule | |
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| <i>Description</i> | <i>Amount</i> |
| Loss of Life | 100% of Principal Sum |
| Loss of Both Hands | 100% of Principal Sum |
| Loss of Both Feet | 100% of Principal Sum |
| Loss of Entire Sight of Both Eyes | 100% of Principal Sum |
| Loss of One Hand and One Foot | 100% of Principal Sum |
| Loss of One Hand and Entire Sight of One Eye | 100% of Principal Sum |
| Loss of One Foot and Entire Sight of One Eye | 100% of Principal Sum |
| Loss of Speech and Hearing | 100% of Principal Sum |
| Loss of One Hand or One Foot | 50% of Principal Sum |
| Loss of Thumb and Index Finger | 25% of Principal Sum |



Notes:

- *Loss of a Foot* means Severance through or above the ankle.
- *Loss of a Hand* means Severance through or above the wrist.
- *Loss of Hearing* means total and permanent loss of hearing in both ears that is irrecoverable and cannot be corrected by any means.
- *Loss of Sight* means the total, permanent loss of sight of one eye.
- *Loss of Speech* means total, permanent loss of audible communication that is irrecoverable and cannot be corrected by any means.
- *Loss of a Thumb and Index Finger of the same hand* means Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand).
- *Severance* means the complete separation and dismemberment of the part from the body.
- Accidental Death & Accidental Dismemberment - \$500,000 Aggregate Limit

| Policy Exclusions (including but not limited to): |
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| • Suicide, self-destruction, attempted suicide or self-destruction, or intentional self-inflicted injury, while sane or insane; |
| • The covered person being legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred; |
| • An accident that results in a cardiovascular accident or stroke caused solely and exclusively by exertion, as verified by a physician, while the covered person participates in a covered activity; |
| • Aggravation, during a covered activity, of an injury the covered person suffered before participating in that covered activity, unless we receive a written medical release from the covered person's physician; |
| • Participation in covered activities not sponsored by or under the supervision of the Policyholder, including skiing, ice hockey, or snowmobiling |
| • The covered person riding or driving in any kind of race |
| • This coverage does not apply to international events |

Claims Reporting

- Call **(800) 475.2691** or email ***claimteam@getpomi.com***
- **Notice of Claim:** Written notice of claim must be given to Great American within 20 days after a covered person's loss, or as soon thereafter as reasonably possible. Notice must be given by or on behalf of the claimant to Great American, with information sufficient to identify the covered person.
- **Claim Forms:** Great American will send claim forms to the claimant upon receipt of a written notice of claim. If such forms are not sent within 15 days after the giving of notice, the claimant will be deemed to have met the proof of loss requirements upon submitting, within the time fixed in this policy for filing proof of loss, written proof covering the occurrence, the character and the extent of the loss for which claim is made. The notice should include the covered person's name, the Policyholder's name, and the Policy Number.
- **Proof of Loss:** Written proof of loss must be furnished to Great American within 90 days after the date of the loss. If the loss is one for which this policy requires continuing eligibility for periodic benefit payments, subsequent written proofs of eligibility and of the loss must be furnished at such intervals as Great American may reasonably require. Failure to furnish such proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity of the claimant, later than one year from the time proof is otherwise required send a claims form upon receipt of notice.

Policy Explanation

This policy is intended to cover accidents and injuries due to climbing related incidents in *excess* of the climbers' personal health insurance policy. If a covered injury takes place, the individual needs to file the claim on their own insurance and to Great American. If the injury has medical expenses that exceed the limits of their personal insurance, the Participant Accident will cover up to \$25,000 of additional expenses per occurrence.

In the case of Death & Dismemberment, there is a sublimit of \$2,500 that applies to these incidents. If there is a loss of life, the policy will pay \$2,500 (100% of Principal Sum) in *excess* of personal health insurance. If there is a loss of a hand or foot, the policy will pay \$1,250 (50% of Principle Sum) in *excess* of personal health insurance.