

## SPORTS ACCIDENT INSURANCE PROGRAM

INSURANCE CARRIER: Markel Insurance Company

PROGRAM ADMINISTRATOR: Health Special Risk

POLICY TERM: January 15 to January 15

NAMED INSURED: National Archery Association

COVERED ACTIVITIES: Injuries sustained as a result of archery-related accidents by members, including practices and competitions.

Limits of Insurance:

Excess Accident Medical Maximum-\$25,000

Excess Deductible- \$250

Dental Expense-\$250

Medical Expense Maximum-\$250,000

Benefit Period-2 Years

Definitions:

- 1. Accident Medical Expense: When a covered injury to an Insured requires treatment by a legally qualified physician, care given by a graduate nurse; confinement in a hospital; ambulance service to and from the hospital; and services and supplies ordered by a physician; the Company will pay the usual and reasonable expenses incurred on a Primary Excess or Full Excess basis (see below), less the deductible selected, up to the policy maximum. The first expense must be incurred within 90 days of a covered accident. To be covered, any further expense must be incurred within 2 Years of the date of injury. Benefits for injury to sound natural teeth are subject to the \$250 Maximum Dental Limit, which is included in the overall policy maximum for medical expense.
- 2. Full Excess: The Company will pay the covered expenses incurred, which are in excess of those paid or payable to another Plan Providing Medical Expense Benefits to the maximum selected. Deductibles (if any) must be satisfied before benefits are paid.
- 3. Plan Providing Medical Expense Benefits means any group type policy, contract or other arrangement for benefits or services for medical or dental care or treatment.
- 4. Accidental Dismemberment: If covered injury results in loss of limb(s) or sight, the Company will pay the benefit shown below.

The percentage shown is applied to the Accidental Dismemberment Benefit.

For loss of:

Two Members 100%

One Member 50%

- 5. "Member" means hand or foot or sight of eye. Loss of hand or foot means complete severance through or above the wrist or ankle joint, with regard to sight, the entire and irrecoverable loss of sight.
- 6. Only one benefit, the largest to which the insured is entitled, will be paid for all losses that result from anyone accident. Injury must result in loss within 365 days of the Accident.
- 7. Accidental Death: The Company will pay the Accidental Death Benefit when a covered injury results in the Insured's death. Death must occur within 365 days after the accident occurs. If dismemberment benefits have been paid for a loss resulting from the same accident, the Accidental Death Benefit will not be payable.

#### Policy Exclusions/Restrictions \*

- 1. Dental treatment, except as a result of injury to sound, natural teeth.
- 2. Services or treatment rendered by a Doctor, nurse or any other person employed or retained by the Applicant; services or treatment rendered by a Doctor or nurse who is the Insured or a member of his /her immediate family.
- 3. War or any act of war.
- 4. Replacement of eyeglasses or eye examinations for the correction of vision or fitting of glasses.
- 5. Any intentionally self-inflicted injury.
- 6. Injury for which the Insured is covered under Workers' Compensation or similar law.
- 7. The Insured's part in committing or attempt to commit a felony; or as the result of the Insured's involvement in an illegal occupation.
- 8. That part of medical expenses for which mandatory automobile no-fault benefits are due.
- 9. Charges, which are not usual and reasonable for services in the geographical area where performed.
- 10. Sickness or disease.

\*This is not intended as a comprehensive list of exclusions. Other exclusions may apply.