

# PCJSL/US CLUB INSURANCE OVERVIEW

As a benefit of membership, soccer players, coaches, officials and other registered members receive excess participant accident medical and liability insurance coverage for their Covered Activities of US Club Soccer via the Insurance Office of America, Inc. (IOA), as outlined below. This information covers the insurance coverage policy period of August 1, 2022 - July 31, 2023. *This page is only a summary of the policy benefits, terms and conditions, and does not alter, broaden or limit coverage in any way.*

## Excess Participant Accident Medical Insurance

- Carrier: United States Fire Insurance Company
- Policy Term of Coverage: Aug 1, 2022 - Aug 1, 2023

This policy provides coverage for accidental medical injuries incurred by Insured Persons, while participating in Covered Activities of US Club Soccer. This is a full excess policy, meaning insurance is payable in excess of any other valid and collectible health plan or insurance in force at the time of the accident causing injury. All medical bills need to be processed through your primary insurance plan prior to submission to the claims administrator, A-G Administrators, Inc. to be eligible for coverage, medical and/or dental expenses must be incurred within the Benefit Period. If you are covered by another full excess insurance policy (such as through a state association or other U.S. Soccer Member Organization) that is applicable during the time of injury, this policy will respond to eligible expenses on a 50/50 split with the other full excess insurance policy.

### Schedule of Benefits / Policy Limits (per claim):

Plan Design:	<ul style="list-style-type: none"> <li>• Full excess benefits</li> <li>• <u>Co-insurance</u>: 80% of Usual, Reasonable &amp; Customary (URC) Charges</li> <li>• <u>Hospital Misc</u>: \$5,000 max</li> <li>• <u>Surgeon, Anesthesia, Surgical facility</u>: \$5,000 max</li> <li>• <u>Physio/Physical Therapy</u>: \$100/visit, up to \$1,000 max</li> <li>• <u>Prescription drugs</u>: \$1,000 max</li> </ul>
Benefit Period:	52 weeks from date of injury
Incurral Period 1st Expense:	90 days
Accident Medical Maximum Benefit Amount:	\$200,000 per injury
Deductible corridor per claim:	\$500 (payments by other insurance does not reduce this deductible)
Accidental Death & Dismemberment benefit limit:	\$5,000 principal sum

Coverage limitations exist for some benefits.

### Description of Covered Persons:

All registered members of the Policyholder, including youth players, coaches, volunteers, managers and other staff members, and affiliate officials as approved by the Policyholder. Also, prospective registered members of the Policyholder participating in approved tryouts.

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## **Covered Activities:**

Registered members and volunteers are covered when participating in the following covered activities:

- Scheduled games, team practice sessions and sponsored activities, provided that they are under the direct supervision of a team official; or tournaments sanctioned by the Association, as a member of a contestant team.
- Group travel, organized by the Policyholder, directly to or from such scheduled practices, games or sponsored activities.

## **Notable Exclusions (complete list of exclusions and limitations available via the Policy):**

No coverage is provided for:

- Sickness or disease
- Injuries sustained traveling, except as specifically provided
- The cost of eyeglasses, contact lenses or examinations, unless caused by a Covered Accident
- The cost of dental treatment, except as specifically provided for injuries to sound, natural teeth
- Any health-related expense
- Cosmetic surgery, except for reconstructive surgery as a result of the accidental injury
- Infection, except pyogenic or bacterial infection as a result of the accidental injury

*This description of coverage summarizes the provisions of the U.S. Fire Insurance Company Participant Accident Medical policy issued to US Club Soccer. Should there be any discrepancy between the policy and this description, policy provisions will prevail.*