



**Accident Insurance Programs
For
Club Sports and Intramural Sports Participants
Sponsored by NIRSA for Institutional Members**

Eligibility: All colleges/universities who are Institutional Members of the National Intramural-Recreational Sports Association.

Insured Person: The plans cover all **student participants** in an institution approved Club Sport or Intramural Sport Program.

Insured Activities:

CLUB SPORTS – The plans cover injuries that occur during play or practice of a Club Sports game, contest or match. Participants are covered while traveling as defined in the applicable Basic and/or Catastrophic policy.

INTRAMURAL SPORTS – The plans cover injuries that occur during play of insured Intramural games, contest or matches. Participants are covered while traveling as defined in the applicable Basic and/or Catastrophic policy.

BASIC ACCIDENT MEDICAL INSURANCE

Plan Highlights

- A Medical/Dental benefit of **\$30,000** per person per covered accidental injury.
- Benefits are payable for covered expenses which exceed the deductible and/or for expenses not recoverable from any other insurance policy, service contractor worker's compensation coverage.
- Benefits are payable for expenses incurred within **TWO** years from the date of injury.
- Standard deductibles of \$250, \$500, \$1,000 and \$2,500 – with higher amounts available upon request.
- **\$10,000** Accidental Death & Dismemberment Benefit.

CATASTROPHIC INJURY INSURANCE

Plan Highlights

LIFETIME Medical, Dental and Rehabilitation Benefits with a **MAXIMUM of \$5,000,000.**

- Monthly Benefits payable if Totally or Partially Disabled.
- A Covered Accident Deductible of \$25,000; \$30,000 or \$50,000 (as selected by school), for medical, dental or rehabilitation expenses which must be incurred within **TWO** years from the date of injury.
- **\$10,000** Accidental Death & Dismemberment Benefit.
- Benefits are payable for covered expenses which exceed the deductible and/or for expenses not recoverable from any other valid and collectible insurance or similar benefit program.

Additional Benefits for Total Disability

- Up to **\$10,000** in the first ten years and **\$50,000** each subsequent ten years for special vehicle purchase and home remodeling or adaptation.
- Up to **\$100,000** additional insurance coverage for other injuries or illnesses not related to the initial catastrophic injury; after the \$5,000 Calendar Year deductible has been met.

For further information, please contact Carol Malouf at:

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This outline summarizes the provisions of the policies. Should there be any discrepancy between this outline and the policy, the policy provisions will prevail.