

Special Risk/Participant Accident Insurance – Solutions to Help Mitigate Risk

Tailored coverage that addresses the inherent risk of injuries when participating in policyholder sponsored activities or events, and/or while traveling.

Special Risk/Participant Accident Insurance is a valuable product that strengthens existing coverages by filling gaps in liability, worker compensation, and other healthcare plans by helping to cover the cost of increasing deductibles, co-pays and other out of pocket costs incurred as a result of a covered injury.

Why offer Special Risk/Participant Accident Insurance?

- Complements an organization's general liability policy.
- Provides an affordable product that can be tailored to meet the specific needs of a program.
- Can be purchased on an annual or short-term basis and can even be purchased for a single-day event.
- Helps fill gaps in medical plans when traveling both domestically and internationally for sponsored events. Domestic travel – out of state often means out of network, resulting in out-of-pocket costs.
- Demonstrates an organization's commitment to the well-being and safety of its members.

Target Segments:

-  Amateur/Youth Sports, Recreation
-  Camps
-  Colleges, Universities, Other Institutions of Higher Learning
-  Churches, Religious or Faith-based Organizations
-  Day Care Centers, Nursery Schools, K-12
-  Entertainment, Special Events, Hospitality, Festivals, Fairs
-  Non-profit, Groups who utilize Volunteers

Key Benefits and Services:



Accident Medical Expense – helps reimburse out of pocket medical expenses due to a covered injury.



Accidental Death and Dismemberment (AD&D) – includes coverage for Paralysis & Coma.

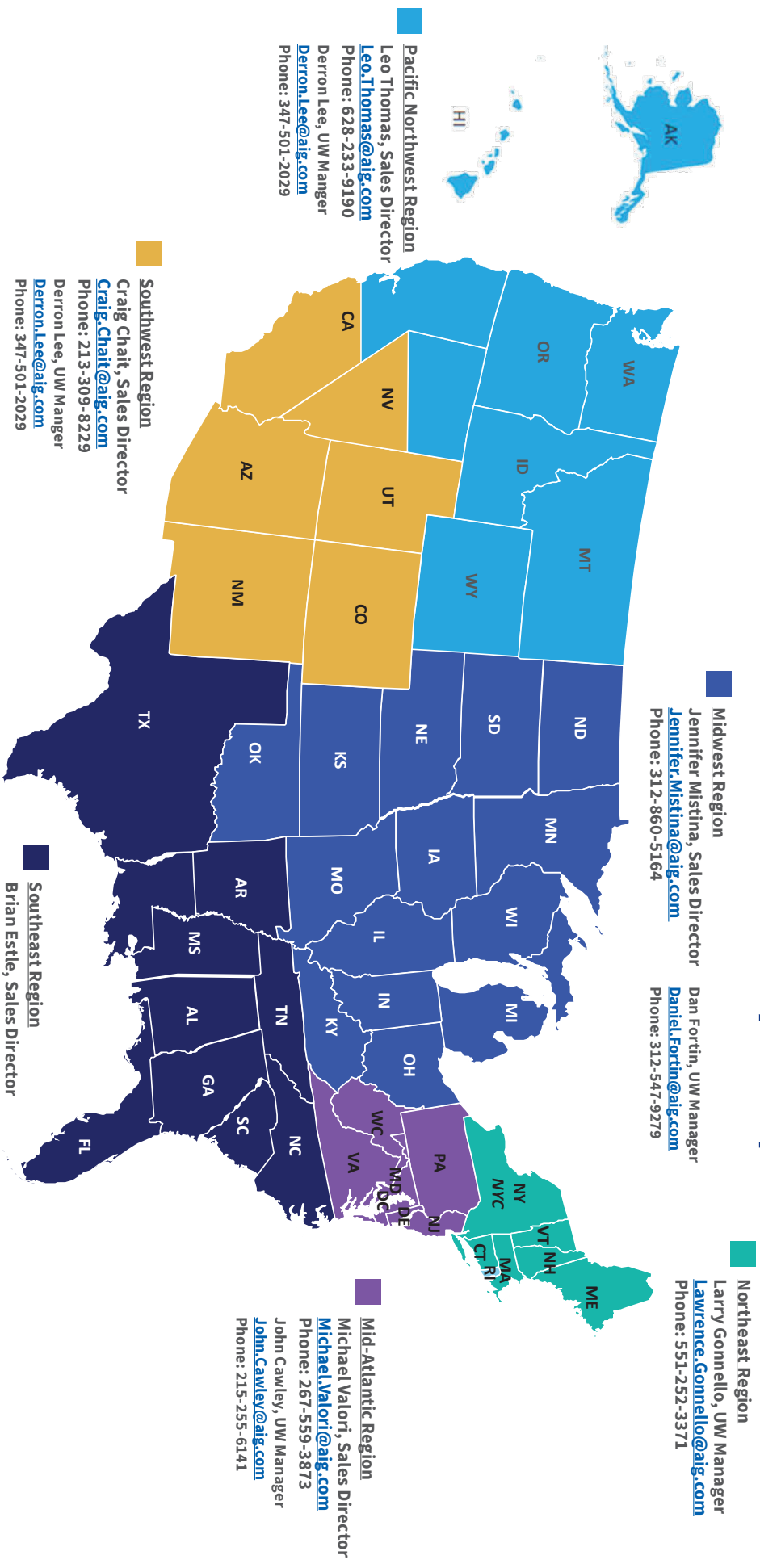


Weekly Accident Indemnity (WAI) – pays an indemnity benefit for a covered short-term disability which may replace lost income due to a covered accident.

Interested in learning more about our Special Risk/Participant Accident insurance programs, reach out to your local Accident & Health representative.



U.S. Accident & Health: Field Sales Territory Map



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IMPORTANT NOTE: Coverage under the Policy does not constitute comprehensive health insurance coverage (a/k/a "major medical insurance"). It therefore does not satisfy the "minimum essential coverage" requirements of the Patient Protection and Affordable Care Act.

This flyer provides only brief descriptions of the coverages available. The Policy contains reductions, limitations, exclusions, definitions and termination provisions. Full details of the coverage are contained in the issued Policy. If there are any conflicts between this brochure and the issued Policy, the Policy shall govern in all cases. Travel Assistance Services provided by Travel Guard Group, Inc. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 1271 Avenue of the Americas, 37th Floor, New York, New York 10020. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. For additional information, please visit our website at www.aig.com. Coverage may not be available in all states.

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