Participant/Volunteer Accident Coverage
written with QBE

Highlighted Features

- Underwritten by QBE Insurance Corporation, rated “A” (Excellent) by A.M. Best
- Covers all volunteers and participants engaged in assigned or sponsored activities, respectively, of the nonprofit agency
- Includes travel to and from covered activities
- AD&D scheduled benefits up to $500,000
- Excess Accident Medical Expense limits available from $10,000 to $500,000
- Deductible options available from $0 to $250
- Medical and prescription expenses paid at 100% of usual and customary and dental expenses paid up to $300 per tooth, $1,000 aggregate.
- Excess Accident Medical Coverage payable secondary to other health care plans

Coverage in Action

A student attends a school the nonprofit operates and is injured when he accidentally runs into a volleyball pole during a school-sponsored game. Coverage for the medical expenses incurred as a result of the accident is excluded under the school’s General Liability policy. The Accident Policy pays up to the maximum allowable for the student’s covered accident medical expenses.