

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.



The insurance policy, not this brochure, forms the contract between the insured and the insurance carrier. The policy may contain limits, exclusions, and limitations that are not disclosed in this brochure. Coverages may differ by state.

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