



## Excess Accident Medical Coverage Summary

**Policyholder:** The Metropolitan D.C. – Virginia Soccer Association

**Insurance Carrier:** Mutual of Omaha Insurance Company

**Term of Coverage:** January 1, 2019 – January 1, 2020

**Eligibility:** All registered participants of policyholder (MDCVSA) to include team coaches, game officials and other participants directly affiliated with participating member leagues or clubs.

**Covered Activities:** Coverage is provided while participating in scheduled soccer games, team practice sessions, sanctioned local or national tournaments as a member of a contestant team, organized and supervised group travel directly to and from a covered activity and other activities which are sponsored and directly supervised by the Policyholder.

### Policy Benefits:

Excess Accident Medical Benefit Maximum	\$10,000 per Injury
Accident Medical Deductible	\$500 per injury
Accident Medical Deductible (No Other Insurance Available)*	\$2,500 per injury
Benefit Percentage	70% of Usual & Customary Charge
Benefit Period	52 weeks from the date of the accident
Loss Period	Initial treatment received within 60 days from date of accident
Dental Expense Max Benefit	\$1,000 per Injury**
Orthopedic Appliances Max Benefit	\$500 per Injury**
Outpatient Physical Therapy Max Benefit	\$500 per Injury**
Prescription Drug Expense Max Benefit	\$500 per Injury**
Accidental Death & Specific Loss	\$5,000

The Accident Medical Benefit is full excess / secondary coverage. Benefits for Accident Medical Expense will be paid only for such expense(s) which are not recoverable from any other insurance policy, service contract or workers' compensation.

\*The \$2,500 deductible applies only to claimants where the MDCVSA accident policy is primary (no other insurance available to injured claimant).

\*\*Subject to Accident Medical Expense Deductible and Benefit Maximum.

**Notable Exclusions:** (a) suicide, attempted suicide or intentionally self-inflicted injury while sane or insane; (b) Injuries caused by an act of declared or undeclared war; (c) Injuries received while in the armed service; (d) Injuries received while acting as a pilot or crew member; (e) Injuries resulting from air travel, except while as a passenger for transportation only; (f) Injuries resulting from the Insured's engagement in or attempt to commit a felony or being engaged in an illegal occupation; (g) Injuries received while under the influence of any controlled substance, unless administered on the advice of a Legally Qualified Physician; (h) Injuries received while Intoxicated as specifically defined in this provision; or (i) Injuries sustained while traveling other than as specifically stated in this provision.

**THIS IS ONLY A VERY GENERAL REFERENCE TO WHAT COVERAGE(S) THE INSURANCE POLICY PROVIDES AND IS NOT INTENDED TO DESCRIBE ALL OF THE VARIOUS DETAILS PERTAINING TO THE INSURANCE. ACTUAL COVERAGES ARE DETAILED IN THE POLICY OF INSURANCE AND ARE ALWAYS SUBJECT TO TERMS, PROVISIONS, CONDITIONS, AND EXCLUSIONS AS CONTAINED THEREIN. YOU SHOULD NOT RELY UPON THIS GENERALIZED SUMMARY, BUT SHOULD CONSULT THE ACTUAL POLICY FOR A COMPLETE DESCRIPTION AND DETAILS REGARDING COVERAGE**