



Excess Accident Medical Coverage Summary

Policyholder: New Jersey Youth Soccer Association

Insurance Carrier: AM Best Rated A+ (Superior) Insurance Company

Term of Coverage: September 1, 2017 – September 1, 2018

Eligibility: Registered players, try-out participants, coaches, managers, referees, officials, Olympic Development Program Administrators, staff members, team workers and volunteers while participating in activities sanctioned and approved by New Jersey Youth Soccer Association.

Covered Activities: While participating in scheduled games, team practice sessions, or sponsored activities, provided they are under the direct supervision of a team official, or at sanctioned local or national tournaments as a member of a contestant team. Includes organized and supervised group travel as authorized by the policyholder directly to and from a covered event.

Policy Benefits:

Excess Accident Medical Benefit Maximum	\$100,000 per Injury
Accident Medical Deductible	\$1,000 per injury
Benefit Period	104 weeks from the date of the accident
Dental Expense Max Benefit	\$50,000 per Injury**
Physical Therapy / Chiropractic Max Benefit	\$2,000 per Injury**; \$50 max per visit
Prescription Drug Expense Max Benefit	\$1,000 per Injury**
Durable Medical Equipment Benefit	\$1,000 per Injury**
Accidental Death & Specific Loss	\$5,000

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

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 contract.

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