

# General Participant Accident and Liability Insurance Information

As a “participant/volunteer” you are provided with certain insurance benefits at AASBD Events. If you are a participant/volunteer of the AASBD, you have the following benefits. Highlights of those benefits are as follows:

## **I. Participant/Volunteer Accident Medical Policies**

### **a. Registered Participant/Volunteer Limits**

- i. \$5,000 Accidental Death and Dismemberment
- ii. \$15,000 Excess\* Medical Benefits
- iii. \$250 Maximum Dental Limit

\*Excess over any other insurance or self-insurance, federal, state or other governmental plan or law.

## **Insurance Summary**

In the event an AASBD participant/volunteer (as defined in the policies) is accidentally injured at a covered AASBD Event, the previously described coverage would be in effect for eligible medical expenses. Any other medical coverage available to a participant/volunteer applies as primary coverage.

The Participant/Volunteer Accident policies for the International Soap Box Derby are an Excess Policy, which means that coverage is not available until all other insurance, self-insurance, or governmental plans available to the participant/volunteer are exhausted.

Coverage pays Reasonable Expenses for Medical or Dental care if:

- a) the first expense is incurred within 26 weeks after the accident; and
- b) the expense is incurred within 2 years after the accident.

Reasonable Expenses means expenses which do not exceed those generally charged for similar Medical or Dental Care in the local area where treatment is rendered.

Medical or Dental Care means the necessary medical, dental or surgical treatment, services or supplies, hospital, nursing and ambulance services. All Medical or Dental Care must be provided by a legally qualified physician or dentist for the sole purpose of treating the injury, and all coverage is subject to specific limitations and exclusions.

## II. General Liability Coverage

Commercial General Liability insurance is in effect for all covered AASBD Licensed racing events that are conducted as per the latest AASBD Rules and recommendation requirements and for which fees have been paid. Additional Insured coverage is automatically included for AASBD Regional Directors, Local Directors, Licensed Organizations/Franchises, officials and members but only with respect to AASBD national, regional and local events, including rally race events and practices in conjunction with those aforementioned events, AASBD clinics and approved Fundraisers, in the event of a covered liability claim arising out of the Local's event.

The limit of liability insurance in effect is \$1,000,000 per occurrence with \$3,000,000 general aggregate limit. In addition, excess/umbrella liability is provided with a limit of \$2,000,000 each occurrence, \$2,000,000 aggregate.

There is a \$500 deductible applying to all bodily injury and/or property damage/general liability paid claims, which the Local and/or Rally city is responsible for paying.

You may want to consider purchasing your own Liability coverage that would apply in excess of this coverage.

## National Event Liability Insurance Information

**Coverage is, at all times, limited to the terms, conditions and exclusions of the master policies. Because all insurance policies contain limitations and exclusions that may eliminate or reduce coverage, you should note that, among other exclusions, no coverage is provided for:**

- **Owned, rented, borrowed, vehicles, trucks, trailers, golf carts, or ATVs**
- **Certain pollution claims**
- **Intentionally caused injuries or damages**
- **Any claims unrelated to AASBD operations, premises or locations owned or rented by AASBD locals**

Also, in the event of a serious claim, the aggregate limit of insurance on the policy may be shared by many other people such as other locals, AASBD, sponsors, landowners and others. This could cause your coverage to be significantly reduced or even eliminated.

This Commercial General Liability insurance coverage is afforded to you in the event a liability claim is made against you. It does not cover you for your own bodily injuries or property damage. Because of the exclusions and limitations, and depending on your particular circumstances, you may want to consider purchasing your own Commercial General Liability policy, as some locals and sponsors already have.

# Frequently Asked Questions

## **What coverage does the AASBD Participant Accident policy provide?**

The Participant/Volunteer Accident policy pays up to the policy limit for (1) reasonable medical expenses incurred by a participant/volunteer who sustains (2) an accidental race related injury while (3) participating in a covered event. All medical treatment must be performed by a (1) legally qualified physician and must be (2) for the sole purpose of treating the injury. The policy also provides, up to the policy limits, an Accidental Death and Dismemberment benefit.

## **How do I file a claim?**

Just complete the claims forms forwarded to you by the claims representative and return them to their office along with your medical bills, if you have received any. Since coverage is “Excess,” your medical bills must be processed under your primary coverage first. Any deductible, co-pay, and/or coinsurance amounts you are responsible for can be submitted. In most cases, in order for the claims representative to process payments to your doctor or hospital, you will need to provide a complete itemized statement, along with a copy of your insurance company’s Explanation of Benefits (EOB).

## **Will the Participant/Volunteer Accident policy pay all of my bills if I don’t have any other insurance?**

Since every insurance policy has exclusions and limitations, it is possible that the policy may not cover all of your bills. Common reasons for this include, but are not limited to:

1. The bill is higher than what a “reasonable expense” or a “usual and customary charge” should be in your area.
2. The injury is not considered accidental.
3. The bill is unrelated to the covered injury.
4. The doctor or hospital has not provided us with all of the information needed to pay the bill.

## **I have other insurance. Will the Participant/Volunteer Accident policy pay all of the bills my insurance does not?**

While the Participant/Volunteer Accident policy will reimburse you for any deductible or co-payment you may be responsible for, it will not reimburse you for charges that your insurance company does not usually pay because they exceed “reasonable expenses” or the “usual and customary” allowance.

## **What does “reasonable expenses” or “usual and customary allowance” mean?**

Most medical plans, exclude reimbursement for medical charges that are higher than those generally made in the local area where treatment is received. If your insurance company does not pay a bill in full because the charges exceed “reasonable expenses” or the “usual and customary allowance,” those expenses are not likely to be paid under the Participant/Volunteer Accident policy either.

**Do I have any obligation to pay bills that have been turned down because they are higher than “reasonable expenses” or the “usual and customary allowance?”**

When you receive treatment from a doctor or hospital, you usually sign an agreement with the doctor or hospital stating that you are ultimately responsible for payment of their bill. However, you do have the right to question the validity of the doctor or hospital’s charges.

**When will the bill from my claim be paid?**

Normal processing time is three to four weeks from the date the claims representative receives your bill and all of the essential paperwork. Please be sure that your submission of paperwork is complete in order to avoid any delays.

**Some of my bills are over 30 days old. Why haven’t they been paid?**

- Since the Participant Accident policy is excess over your Health insurance coverage, you need to be sure you provided a copy of the Explanation of Benefits (which indicates what they paid or denied on your medical expenses).
- The claims representative may be waiting for additional information requested from the provider. If this situation exists, you can help them by calling your provider and getting the requested information.

This is only a brief description of the coverage that the Participant/Volunteer Accident policy provides. All claims are subject to policy provision, limitations and exclusions.

If you have any questions regarding coverage, how to complete the forms, where to send your claim and medical bills, or the status of the claim, please call your claims representative. If you are still having problems, please call the AASBD Headquarters.