



USA LUGE CLUBS AND MEMBERS

Participant Accident Claim: How to File

If a registered member is injured during covered luge activity, here is how to file for participant accident medical benefits. This coverage is excess: it pays after any other valid and collectible health plan. Everything routes through USA Luge.

Steps

1. **Report early.** As soon as an injury happens, notify USA Luge at insurance@usaluge.org. Report even if you are not sure it qualifies; early notice helps.
2. **Use primary health insurance first.** Submit the bills to the injured person's own health plan before this coverage responds. Participant accident medical pays on an excess basis.
3. **Complete the claim form.** Fill out the Participant Accident Claim Form in full and sign pages one and two.
4. **Gather the documents.** Include itemized bills showing the provider name, address, tax ID, diagnosis and procedure codes, plus the Explanation of Benefits from the primary insurer.
5. **Send it to USA Luge.** Email the completed form and documents to insurance@usaluge.org, referencing policy SEIC-USLA-MASTER-2026-001. USA Luge forwards to the Golden claims team, who make the official coverage determination.

Benefit basics

ITEM	DETAIL
Accident medical maximum	\$25,000 per injury (excess)
Deductible	\$1,500 per covered accident
Accidental death and dismemberment	\$25,000 principal sum
Benefit period	156-week (three-year) benefit period
Coverage territory	United States, Canada, or Mexico
Who is eligible	Registered USA Luge members in good standing, injured during covered luge activity

Questions

Contact USA Luge at insurance@usaluge.org. Report early even if you are unsure; the claims team makes the official coverage determination. Additional insurance information lives at usaluge.org/insurance.

This information is provided as an overview of the USA Luge insurance program and is intended for general information only. It does not interpret specific coverages and does not include complete policy definitions, terms, or conditions. The actual insurance policy (SEIC-USLA-MASTER-2026-001) must always be consulted for full coverage details. Coverage is subject to the terms, conditions, sublimits, retentions, and exclusions of the issued policy. USA Luge Insurance Program, powered by Golden, backed by Corgi. Administered by Golden Protection Partners, a brand of Corgi Insurance Services, Inc.; issued by Sports and Entertainment Insurance Company, Inc.