



USA TAEKWONDO PARTICIPANT ACCIDENT PROGRAM SUMMARY OF INSURANCE

Effective 2/1/2024 – 2/1/2025

Eligible Persons

All active and registered National and non-National Team members of USA Taekwondo

Coverage is effective from the date of your membership until the expiration date shown on your membership card, or the date the policy ends or the date you are no longer a member of USATKD, whichever is earlier.

Covered Activities

The policy provides coverage for accidental bodily injury or accidental death & dismemberment occurring while participating in sanctioned events and practices scheduled by policyholder Member Clubs. Coverage includes travel directly to and from such sanctioned events and practices.

Coverage Summary

The US Taekwondo Participant Accident insurance program provides Accident Medical and Accidental Death & Dismemberment (AD&D) benefits to **Eligible Persons** who are injured while participating in USATKD **Covered Activities**.

Coverage does not include loss from pre-existing conditions or from competing in non-sanctioned events. If an accidental bodily injury results in an Insured Person requiring medical care and treatment within 60 days of the accident, the policy will pay the reasonable and customary medical charges of medically necessary medical services up to the benefit amount.

Medical expenses must be incurred within 365 days of the date of accident. The accident medical coverage is secondary to any other available medical/health insurance and is subject to a \$1,000 deductible per claim.

Exclusions – Benefits will not be paid for any loss:

- intentionally self-inflicted Injury.
- suicide or attempted suicide.
- war or any act of war, whether declared or not.
- a Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service,
- We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- piloting or serving as a crewmember in any aircraft (except as provided by the Policy).
- commission of, or attempt to commit, a felony.
- eyeglasses, contact lenses, hearing aids, wheelchairs, braces, appliances, examinations, or prescriptions for them.
- riding in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline.
- Injury covered by workers' compensation, employers' liability laws, or similar occupational benefits.
- Injury or loss contributed to the use of any drug or narcotic, except as prescribed by a Doctor.

Underwriting Company

ACE American Insurance Company (admitted carrier)
A.M. Best Rating: A++ (Superior)
Financial Size: XV (\$2 billion or greater)
Policy Number: PTP N06568531

Participant Accident Limits

Excess Medical	up to \$10,000
Deductible (per claim)	\$1,000
Benefit Period	up to 365 days
First Incurred Expense Duration	60 days
Claim must be filed within	90 days
Accidental Death & Specific Loss	up to \$5,000

The co-insurance rate is 80% of Usual and Customary Charges.

How to File a Participant Accident Claim

If you suffer an accident while covered by the terms of this policy, you must send all related medical bills, primary insurance carrier Explanation of Benefit forms and the Health Special Risk Accident Medical Expense Claim Form to:

Health Special Risk, Inc,
8400 Belleview Drive, Suite 150
Plano, Texas 75024
(866) 523-3199
(972) 512-5820 (fax)
Chubbclaims@hsri.com (email)
Policy Number: PTP N06568531

The information contained in this summary is intended to serve only as an outline for general understanding of your insurance and should not be construed as a legal interpretation of the insurance policies written. Reference should be made to the respective policies for complete details including terms, conditions, limitations and exclusions of coverage.



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