



PARTICIPANT ACCIDENT MEDICAL

Sport Accident coverage for USA Team Handball members

Golden has partnered with USA Team Handball to provide a Participant Accident Medical program that helps protect participants against the financial impact of unexpected medical bills from an injury sustained while participating in a USA Team Handball sanctioned activity. This is a full-excess plan: file first with your own health plan, then submit remaining eligible expenses [here](#).

Benefit schedule

BENEFIT	AMOUNT
Accident medical expense maximum	\$25,000 per injury
Coverage basis	100% of usual, reasonable, and customary (full excess)
Deductible, with other primary insurance	\$500 per injury (with other primary insurance)
Deductible, without other primary insurance	\$2,500 per injury (without other primary insurance)
Benefit period	52 weeks from the date of injury
First treatment window	180 days from the date of injury
Accidental death	\$10,000 per covered person (AD&D principal sum)
Accidental dismemberment	Per the schedule of covered losses, within the \$10,000 AD&D principal sum
Accidental paralysis	Per the schedule of covered losses, within the \$10,000 AD&D principal sum
Accidental death & dismemberment aggregate	\$500,000 per covered accident
Outpatient physiotherapy	\$75 per visit; \$2,500 maximum per injury

Durable medical equipment	\$1,000 per injury
Orthopedic appliances	\$1,000 per injury
Eyeglasses, contact lenses, and hearing aids	Repair or replacement excluded; treatment of the eye or ear injury itself remains covered
Concussion / TBI endorsement	Not attached
Coverage territory	United States, Canada, or Mexico

Full-excess plan: benefits are payable for eligible expenses not covered by other valid and collectible insurance. Final terms, benefits, and endorsements are per the issued policy.

Who is covered

Eligible participants are registered athletes, coaches, officials, referees, members (including trial members), and volunteers, in each case while acting in their capacity at USA Team Handball sanctioned events, including:

- ◆ Activities sponsored, organized, scheduled, supervised, or otherwise sanctioned by USA Team Handball, including practices, training sessions, camps, clinics, tryouts, competitions, exhibitions, and team meetings.
- ◆ National, regional, and local events sanctioned by USA Team Handball.
- ◆ Supervised and sponsored travel to and from covered activities.
- ◆ Registered coaches, instructors, referees, officials, paid and contracted staff, and volunteers while performing assigned duties.
- ◆ Parents and legal guardians acting as designated chaperones for registered participants under 18.
- ◆ USA Team Handball trial members within their trial membership period.

How to file a claim

Report early, even if you are unsure. Reach the claims team by phone at 914-546-5336, by email at claims@getgolden.insure, or online at <https://www.usateamhandball.org/membership>. Because this is a full-excess plan, file first with your own health plan, then submit the itemized bills and the Explanation of Benefits with the claim form. Full instructions are on the Participant Accident Claim Form, available on [usateamhandball.org/membership](https://www.usateamhandball.org/membership).

Questions about the policy or how to file a claim can be directed to claims@getgolden.insure or 914-546-5336. This is an accident insurance policy; it does not provide reimbursement for illness or for injuries that are not the result of an accident, and it is subject to exclusions and limitations. This information is provided as an overview and is intended for general information only; the actual insurance policy (SEIC-USATH-MASTER-2026-001) must always be consulted for full coverage details. USA Team Handball Protection Program, powered by Golden, backed by Corgi. Issued by Sports and Entertainment Insurance Company, Inc. (SEIC).