

USA DIVING PARTICIPANT ACCIDENT SUMMARY OF INSURANCE

Effective 1/1/2026 – 1/1/2027



Named Insureds

The following parties are included as Named Insureds under the USA Diving Participant Accident policy:

National Team Members
USA Diving dues paying members ("member athletic participants")
USA Diving member coaches
International Divers in good standing with their International Federations

Covered Activities

Participation in sanctioned events, competitions, meets, practices, warm-ups and pre-event instructions, and team or group travel arranged for and supervised by the insured.

Coverage Summary

Subject to the applicable benefit limits and exclusions, the policy pays for reasonable Medical Expenses and Accidental Death and Dismemberment benefits for eligible participants who sustain accidental bodily injury while participating in a USA Diving sanctioned event.

The accident medical coverage is secondary to any other available medical/health insurance and is subject to a \$500 deductible per claim.

Schedule of Benefits

Accidental Medical Expense Benefits
Maximum Benefit Amount: \$25,000

The policy provides coverage for accidental bodily injury resulting directly from members participating in a USA Diving sanctioned or approved event. **Coverage does not include loss from pre-existing conditions or from competing in non-sanctioned events.** If, as a result of injury, and insured incurs covered expenses starting within 90 days of the accident causing the injury, the policy will pay less the deductible, the reasonable and customary medical charges of medically necessary medical services up to the benefit amount. Medical expenses must be incurred within 3 years of the date of accident. The policy provides coverage against loss in excess of and on a secondary basis to coverage provided under other valid and collectible medical insurance and is subject to a \$500 deductible per claim.

Accidental Death and Dismemberment

Principal Amount: \$25,000

If accidental bodily injury during a USA Diving sanctioned event causes the following losses within one year of the date of the accident which are not otherwise excluded, the following benefits will be paid:

| For Loss of | Percentage of Maximum Amount |
|-------------------------------------|------------------------------|
| Both Hands or Both Feet | 100% |
| Sight of Both Eyes | 100% |
| One Hand and One Foot | 100% |
| One Hand and the Sight of One Eye | 100% |
| One Foot and the Sight of One Eye | 100% |
| Speech and Hearing in Both Ears | 100% |
| One Hand or One Foot | 50% |
| The Sight of One Eye | 50% |
| Speech or Hearing in Both Ears | 50% |
| Hearing in One Ear | 25% |
| Thumb and Index Finger of Same Hand | 25% |

Claim Reporting Procedures

When an injury occurs during a sanctioned competition or the registered practice of member clubs, an Incident Report Form should be completed and submitted to:

USA Diving
9801 Fall Creed Road #412
Indianapolis, IN 46256
PH #: (317) 866-6465

Underwriting Company

National Union Fire Insurance Company of Pittsburgh, PA
Policy # SRG0009163252
A.M. Best Financial Rating: A+ (Excellent)
Financial Size Category: XV (\$2 billion or greater)

This is only a brief description of the coverage that the Participant Accident policy provides to USA Diving dues paying members (member athletic participants) as well as member coaches in connection with sanctioned events. All claims are subject to policy provisions, limitations and exclusions.



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QUESTIONS & ANSWERS

What can be sanctioned by USA Diving?

USA Diving sanctions competitions and “registers” the approved practices of Member Clubs. These sanctioned competitions, registered club practices, and directly-related activities must be approved in advance and comply with USA Diving’s rules and regulations. For more information regarding sanctions, please refer to www.usadiving.org/resources/insurance/ or contact the USA Diving national office.

I am an athlete member of USA Diving and was injured during a USA Diving sanctioned event. Will the USA Diving Participant Accident policy pay for all of my medical bills if I don't have any other insurance?

If an athlete member sustains an accidental bodily injury during a USA Diving sanctioned event requiring medical care and treatment within 90 days of the accident, the Participant Accident carrier will pay the reasonable and customary charges for medically necessary medical services up to the applicable benefit amount, subject to the \$500 deductible and any applicable policy sub-limits, policy terms and conditions, limitations and exclusions. All medical expenses must be incurred within 3 years of the date of accident.

Am I covered under the USA Diving Participant Accident policy when I'm diving for fun and not participating in a USA Diving sanctioned or approved event?

No. The coverage only applies during USA Diving Sanctioned or approved events.

What if I have other insurance? Will the Participant Accident policy pay for all of the bills my insurance does not?

The Participant Accident carrier will determine the reasonable and customary charge for the covered medical expense. The Participant Accident carrier will then reduce that amount by amounts already paid or payable by your other insurance plan. The Participant Accident carrier will then pay the resulting amount, less the applicable deductible, but in no event will the Participant Accident carrier pay more than the maximum benefit amount. While the Participant Accident policy will usually 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 pay because they exceed "reasonable" expenses or the "usual and customary" allowance.



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