



# Special Risk Accident Participant coverage

*QBE's coverage makes it possible for you to protect those in your care.*

Groups and organizations need solid accident protection for participants in supervised and sponsored activities – from day care center toddlers and young soccer players, to coaches, campers and volunteers, that's why we offer participant coverage as a part of our Special Risk Accident Insurance.

## We offer coverage for:

- Youth and adult activities groups
- Volunteer groups
- Child care centers
- Church groups
- Community service groups and clubs
- Special events
- Youth and amateur sports groups, including camps, for:
  - Archery
  - Baseball
  - Basketball
  - Football
  - Golf
  - Gymnastics
  - Hockey
  - Ice hockey
  - Ice skating
  - Karate
  - Lacrosse
  - Rowing
  - Rugby
  - Soccer
  - Softball
  - Swimming
  - Tennis
  - Track & Field
  - Volleyball
  - Wrestling
  - and more

## Customized coverage options

We customize our accident medical plan to meet your needs and budget.

- You determine the benefit amount that best fits your needs.
- You choose the deductible amount that fits your budget.
- You structure your accident medical expense coverage by specifying Excess, Primary or Primary Excess coverage.

QBE offers comprehensive service, competitive rates and flexible underwriting.

**Excess** if you want benefits to be payable for eligible expenses that are in excess of benefits payable to the participant by any other healthcare plan. If no other healthcare plan exists, benefits are payable like primary coverage.

**Primary Excess** if you want benefits to be payable for the first eligible expenses incurred up to the primary dollar amount you select. Additional eligible expenses will be payable only when they exceed the amounts paid by any other healthcare plan. If no other healthcare plan exists, benefits are payable like primary coverage.

## Peace of mind

You can be sure that your Special Risk Accident Insurance will be administered by experts who are:

- Financially sound, established specialists in the special risk accident insurance business
- Quick to answer inquiries and requests for quotes
- Service oriented and able to issue policies and settle claims efficiently

## Accident medical expense benefits

Payable services and supplies prescribed by a physician for injuries sustained in a covered accident include:

- Hospital bills, including room and board
- Emergency room and outpatient treatment
- Medical or surgical treatment by a licensed doctor
- Prescription drugs and medicines
- Services of a licensed or graduate nurse
- Dental care for injury to sound and natural teeth
- Ambulance expenses from the covered accident site to the hospital

Overnight camps can also request coverage for eligible expenses resulting directly from a participant's emergency illness.

## Plans include accidental death, dismemberment and paralysis (plegia) benefits (AD&D)

If within one year from the date of a covered accident, a covered person suffers any of the losses specified, we will pay the benefit amounts listed below. If the same accident causes more than one of these losses to the same covered person, we will pay the largest amount that applies.

- Loss of Life
- Total paralysis of upper and lower limbs, both lower limbs, or upper and lower limbs on one side of the body
- Loss of any combination of two: hands, feet, eyesight, speech and hearing
- Loss of one hand, one foot, sight in one eye, speech or hearing
- Loss of thumb and index finger of same hand

*Note: Loss of a hand or foot means complete severance through or above the wrist or ankle joint. Loss of sight means the total, permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical or artificial means. Loss of speech means total, permanent and irrecoverable loss of audible communication. Loss of hearing means total and permanent loss of hearing in both ears which cannot be corrected by any means. Loss of a thumb and index finger means complete severance through or above the metacarpophalangeal joints (the joints between the fingers and the hand). Severance means the complete separation and dismemberment of the part from the body. Paralysis means loss of use, without severance, of a limb. This loss must be determined by a physician to be complete and not reversible.*

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**ABOUT QBE** – QBE North America is part of QBE Insurance Group Limited, one of the world's largest insurance and reinsurance companies. Headquartered in Sydney, Australia, QBE operates out of 27 countries around the globe, with a presence in every key insurance market. The North America division, headquartered in New York, conducts business through its property and casualty insurance subsidiaries. QBE insurance companies are rated "A+" by Standard & Poor's and "A" (Excellent) by A.M. Best – financial-size category (XV).



For more information about our Special Risk Accident insurance program and how we can help provide accident insurance for those in your care, please contact:

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\*Top 10 claim made based on premiums earned, see [2022 NAIC Accident & Health Policy Experience Report](#).

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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