

USA ROLLER SPORTS

ACCIDENT INSURANCE INFORMATION

Effective Date

The effective date for the USA Roller Sports excess accident/medical expense benefit program is the time the athlete signs and dates this application and remits full payment to a USARS representative, initiating the individual into the master policy and confirming membership in USA Roller Sports. This application and full payment must be received at USARS Headquarters, 4730 South Street, Lincoln, NE 68506, within 10 days of the date on the application in order for the insurance to remain valid. Giving payment to a coach or club president could compromise your insurance coverage if the preceding timeline is not followed.

Who and What is Covered

Competitors/Coaches-Registered member skaters/coaches of USA Roller Sports are provided with excess (secondary) accident/medical expense benefits in the amount of \$50,000 for injuries occurring **ON SKATES** limited to organized and supervised practice sessions held within USA Roller Sports chartered club facilities, or during USA Roller Sports sanctioned competitions and/or USA Roller Sports training sessions sanctioned by national headquarters specified to occur outside of club facilities. The event must be supervised by a club officer (or an official USA Roller Sports coach) or the USA Roller Sports designated leader of an USA Roller Sports sponsored event. The individual will be required to certify the validity of the claim being submitted. No coverage is extended to a skater injured while on skates, but who is not in training for USA Roller Sports competitions.

Non-Competitive Card Holders/USA Roller Sports Officials-Coverage is limited to accidents occurring both on or off skates while actually participating in a competition that is progress.

What is Not Covered

Training off skates or training outside of chartered club facilities, unless specified by a USA Roller Sports sanction, or any injury occurring while on skates but while not training for USA Roller Sports competitions is **not** covered. Sickness is **not** covered. Pre-existing conditions are **not** covered and shall mean any condition for which treatment has been provided within (6) months prior to such injury. Re-injury **is** considered a pre-existing condition.

Excess Coverage-All benefits are payable on an EXCESS BASIS. This means that your primary policy must pay the charge on each bill (that are payable under that policy's contract) before this insurance will pay. Proof of these payments must be submitted to the claims payer.

Accident Medical Expense-If, as a result of an injury, an insured incurs covered expenses starting within 30 days of the date of the accident, up to the maximum amount will be paid for covered expenses incurred within 52 weeks of the initial injury. For current maximum amount contact the USARS National Headquarters.

Deductible-A deductible is applied per accident and you are responsible for the deductible amount in Medical and/or Dental expenses before any benefits are payable. Please note that there are different deductible amounts that apply and you should refer to the actual policies for details.

Basis For Payment-"Usual and Customary" or "Reasonable and Customary" rates. Your doctor's billing clerk will understand these terms. You will be responsible for any amount that exceeds total payable benefit.

Accident Report & Claims Forms - An accident report (available online) **must** be filed with USA Roller Sports by the injured individual and signed by a club officer within 14 days of the date of injury. Claim forms will be emailed by USA Roller Sports to the injured party after receipt of a completed and signed accident report form and all insurance criteria are met. The club president must verify the rink circumstances and when the injury occurred. To initiate the claims process, contact USA Roller Sports 402.483.7551, within 14 days of the accident.

This is a brief overview of the USA Roller Sports Participant/Accident Policy. For complete policy terms and conditions please refer to the actual policy posted on the USA Roller Sports website (www.usarollersports.org).

OTHER INFORMATION

USA Roller Sports Magazine: Each USARS membership includes a subscription for all remaining issues of USA Roller Sports magazine published during the current membership season (a \$12.00 value). If membership is not renewed at the beginning of the season, you will not receive the magazine until membership is renewed. Our quarterly magazine is issued in January, April, July, and October.

***World Team Endowment Gift:** An additional payment equal to your membership amount represents a charitable contribution to USA Roller Sports for use in establishing an endowment fund to support athlete travel in international competition. In recognition of this gift, a special commemorative pin will be sent to the member.

***National Museum of Roller Skating:** Established in 1980, the National Museum of Roller Skating provides the public with an experience to reflect and understand the sport and recreation of roller skating and its history. To ensure the continuation of the museum and its service to the public, please consider joining the museum as a member. Visit the Museum website at www.rollerskatingmuseum.com.

Mailing your renewal by certified mail will endure traceable delivery as we cannot confirm by phone whether it has been received unless you have already been processed through our system.

After allowing sufficient time for processing, USARS membership may be verified on the USARS website.