



USA YOUTH & HIGH SCHOOL RUGBY MEMBER ACCIDENT SUMMARY OF INSURANCE

Who is Covered?

All registered athletes of USA Youth and High School Rugby.

Sanctioned Activities:

While participating in approved State Youth Rugby Organizations (SYRO's), USA Rugby or USA Youth & High School, scheduled, sponsored or supervised activities.

Coverage Summary

This policy provides **Accidental Death & Dismemberment (AD&D)** and **Accident Medical Expense** coverage for eligible USA Youth & High School Rugby participants.

This coverage is **secondary (excess) insurance**, meaning it is designed to help with eligible out-of-pocket expenses after a participant's primary health insurance has processed the claim.

If a participant has other health insurance, all medical bills must first be submitted to that insurance carrier. Any eligible remaining expenses may then be submitted to the USA Youth & High School Rugby accident policy for consideration, subject to the policy terms, conditions, exclusions, deductibles, and benefit limits.

Benefit Limits:

- Accidental Death and Dismemberment Limit: \$10,000
- Total Benefit Maximum for all Accident Medical and Dental Expense Benefit:
 - \$10,000 per covered accident
 - \$25,000 per covered accident for eligible clinic participants
- Covered expenses must be incurred within 90 days of the covered accident
- Benefit period extends one year from the date of the covered accident
- Corridor deductible: \$2,000
- Coinsurance: 100%
- Coverage applies on a full excess basis

Incurral Period:

Medical expenses must be incurred within 365 days of the date of the accident