



# USA Cheer STUNT

## Membership Insurance Summary

### Participant Accident and Catastrophic Insurance

Membership is open to organized STUNT teams (youth through Collegiate) who have successfully enrolled as a member of USA Cheer as an official STUNT team. Following is an overview of the participant accident and catastrophic medical coverages automatically provided to members.

#### PARTICIPANT ACCIDENT INSURANCE

##### **COVERAGE/LIMIT**

- Maximum benefit amount per covered injury is \$25,000
- Deductible: \$500 corridor per injury
- Excess to any other valid and collectible insurance available to insured person
- Benefit Period: 52 weeks from the date of injury
- Accidental Death, Dismemberment, or Loss of Sight Benefit: \$10,000
- Benefits include but not limited to:
  - Hospital
  - Surgical
  - Physician
  - Radiology
  - Ambulance
  - Dental (\$250 per tooth limit)

##### **WHO IS COVERED**

- All members, coaches and officials of USA Cheer member STUNT teams

##### **WHEN DOES COVERAGE APPLY**

- All regularly scheduled STUNT games, exhibitions, practices, camps and clinics. A coach or advisor must be present and all USA Cheer member organization rules must be followed in order for coverage to apply.

*Note: Coverage does not apply to:*

- NCAA or NAIA STUNT games that would already be covered by the NCAA, NAIA or University policy(s) for College STUNT games.
- STUNT activities already covered by US All Star Federation's Mandatory Athlete Insurance Program are not covered under this policy.
- All covered activities are limited to locations within the United States.

*Information provided in this document is a summary of the benefits provided. It is NOT a complete explanation of all the policy provisions or specifics of the policy benefits. No coverage is extended and no representations are made other than what is stated in the policy. For a complete description of the program coverages, exclusions, and benefits, please refer to the policy.*

*Information as of October 2017*



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### Participant Accident and Catastrophic Insurance

#### CATASTROPHIC MEDICAL INSURANCE

##### **COVERAGE/LIMIT**

- Maximum Benefit Amount per covered injury \$500,000
- Deductible: \$25,000 reducing
- Excess to any other valid and collectible insurance available to insured person
- Maximum Benefit Period: 10 years from the date of injury
- Benefits include but not limited to:
  - Hospital
  - Combined Home Health Care and Custodial Care: \$100,000 per calendar year
  - Treatment of Mental or Nervous Disorders: \$90/visit, 1 visit/day, 50 visits/calendar year
  - Chiropractic: \$1,000 per calendar year
  - Outpatient Physical Therapy: \$25,000 per calendar year
  - Prosthetic (limitations apply)

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