USASF ATHLETE & COACH MEMBER BENEFIT

Member Accident Insurance Program (MAIP)

Eligible Athlete and Coach Members qualify for the Member Accident Insurance Program benefit. MAIP provides excess insurance coverage should an eligible, qualifying member be injured during supervised training/instruction in a member club, at a USASF sanctioned competition/event including supervised practice at the location of sanctioned competition. This policy does not replace a participants primary (family) health insurance nor will it cover the excess at 100% when other collectible excess insurance is available. The details of the MAIP are outlined below. It is important to note that written notice must be given to USASF within 30 days after covered loss occurs or begins or as soon as reasonably possible.

PROGRAM ELIGIBILITY

Athlete and Coaches who become Eligible Members of the USASF have access to excess accident coverage through the USASF Member Accident Insurance Program (MAIP) once their membership application is approved and their profile indicates ELIGIBLE for membership their insurance benefit is activated and extends through the end of the membership term. *Membership is activated once ELIGIBLE is indicated on their member dashboard*. Membership can be paid anytime during the membership term; however, membership fees are never prorated for delayed or late-season registration and coverage under the MAIP does not begin until the memberis ELIGIBLE.. Eligibility and the associated membership benefits only begin once the members' eligibility requirements have been completed and expires on May 31 of that membership term. Eligibility and access to benefits is not retroactive.

WHEN DOES COVERAGE APPLY UNDER THE MAIP

Coverage for participation in USASF sanctioned competitions held in the United States (including supervised training at the location of the competition) and supervised training/instruction at member gyms.

PURPOSE

The MAIP is an excess accident insurance program that is offered to help supplement the out-of-pocket costs (deductibles, copayments, coinsurance) associated with primary (family) health insurance and to provide partial reimbursement for covered accidents in conjunction with any other collectible excess accident policies including the member program's excess accident insurance. The MAIP insurance will reimburse covered expenses up to 50% for their portion of expenses minus the applicable deductible (currently $250.00).

Excess Accident Insurance requires other valid and collectible insurance such as primary (family) health insurance to respond first. If there is other valid and collectible excess accident insurance, including the Member Club's excess accident insurance, then both the MAIP and the Member Club's excess insurance should both respond at 50% when coverage applies. This is a standard practice within the insurance industry. However, if there is no other valid and collectible excess accident insurance after the primary (family) health insurance has responded the MAIP will consider the claim at 100% minus any applicable deductible (currently $250.00). Subject to the terms, conditions and limitations of the policy.

The intent of the MAIP is three-fold:

1. To supplement primary (family) health coverage whenever it is available.
2. To work in concert with the Member Program's required excess accident insurance after the primary (family) health insurance has responded when coverage applies.
3. If there is not any other valid and collectible insurance (primary or other excess) claim would be considered at 100% for covered expenses minus any deductible under the MAIP.

COVERAGE GUIDELINES

Failure by an insured person to follow the terms and conditions of his/her primary coverage will result in a benefit reduction of eligible expense to 50% of the amount otherwise payable under the USASF excess accident policy. This limitation does not apply to emergency treatment required within 24 hours after an accidental injury when the accident occurs outside the geographic area served by the HMO, PPO or other similar arrangement.

If excess accident coverage provided through the injured parties, USASF Member Club is available and the choice is made, by the USASF Member Club owner, to not use their excess accident coverage, for any reason, the MAIP will cover, at most, 50% of their portion of covered expenses minus any applicable deductible.

PROCEDURE FOR FILING A CLAIM

Written notice must be given to USASF within 30 days after covered loss occurs or begins or as soon as reasonably possible.

1. The member, or member athlete's parent or guardian must file with primary (family) health carrier first.
2. Responsibility of covered member or their parent/guardian to work directly with the Member Club Owner to file claim on the Member Program's excess accident insurance. [*It is important to note, that the USASF requires member All Star Programs, as a condition of membership, to provide proof of (and maintain) current commercial general liability insurance that includes participant legal liability* ***and excess participant accident insurance****. This may be a single policy that includes both components or may be two separate policies. All locations must be covered*.]
3. Member Club Owner follows USASF procedure to file claim under MAIP on behalf of athlete or coach. How to Submit an Insurance Claim - *for club owners*

PARTICIPANT ACCIDENT AND CATASTROPHIC INSURANCE COVERAGE SUMMARY OF BENEFITS

PLEASE NOTE: *The following information is only 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.*

PARTICIPANT ACCIDENT INJURY INSURANCE PROGRAM

COVERAGE/LIMIT

- Maximum benefit amount per covered injury is $50,000
- Deductible: $250 corridor per injury
- Excess to any other valid and collectible insurance available to insured person
- Benefit Period: 104 weeks from the date of injury
- Accidental Death, Dismemberment, or Loss of Sight Benefit: $10,000

WHO IS COVERED

- Class 1: Cheer and Dance members
- Class 2: Members classified as: Gym Owners and/or Coaches

WHEN DOES COVERAGE APPLY

Coverage for participation in USASF sanctioned competitions held in the United States (including supervised training at the location of the competition) and supervised training/instruction at member gyms.

CATASTROPHIC INJURY INSURANCE PROGRAM

COVERAGE/LIMIT

- Maximum Benefit Amount per covered injury $5,000,000
- Deductible: $50,000 reducing
- Excess to any other valid and collectible insurance available to insured person
- Accidental Death, Dismemberment, or Loss of Sight Benefit: $10,000
- Maximum Benefit Period: the sooner of the date of recovery or lifetime

WHO IS COVERED

- Class 1: All United States eligible cheerleading and dance members of U.S. All Star Federation (USASF)
- Class 2: Members classified as: Gym Owners and/or Coaches

WHEN DOES COVERAGE APPLY

All Classes are covered while participating in the following activities:

- Cheer and dance activities at USASF Member gyms, such activities must meet supervised requirements;
- USASF sanctioned competitions, including supervised practice at the location of the event;

For the purposes of this coverage "supervised" is defined as follows:

Class 1: The Athlete Member must be under the direct supervision of an Eligible USASF Member Coach or Owner who is: (1) an Eligible Coach or Owner Member of USASF; and (2) an employee/paid staff member or contract employee of the club.

Class 2: The supervised requirement does not apply. USASF rules must be followed at all covered events.

All covered activities are limited to locations within the United States.