GENERAL INFORMATION
PARTICIPANT ACCIDENT MEDICAL POLICY

The accidental medical insurance policy is in excess of any other valid and collectible insurance or medical plan applicable to the injured participant who is

- participating in activities sponsored and supervised by Special Olympics; or

- traveling to, during or after such activities as a member of a group in transportation furnished or arranged by Special Olympics

DESCRIPTION OF COVERAGE: This policy responds when INJURIES resulting from an accident occur during a COVERED EVENT or during COVERED TRAVEL. This is an accident medical policy, not a sickness or illness medical policy. For example, it may cover the expenses caused by a broken leg, but not those caused by appendicitis. An accident must occur in order for coverage to apply.

Covered Event is defined as any scheduled activity authorized, organized, and supervised by Special Olympics. With respect to competition activities, this includes pre-competition activities and practice sessions. Covered events also include activities authorized by Special Olympics that are *Directly Supervised* by *Registered Class A Volunteers*, but only when participation is part of the Special Olympics athlete's overall sports training for Special Olympics, or for the purpose of qualifying for Special Olympics competition.

Directly Supervised is defined as supervised in person by a *Registered Class A Volunteer*.

Registered Class A Volunteer is defined as an individual currently registered and appointed in accordance with the Official Special Olympics General Rules.

Covered Travel is defined as travel that is traveling to, during or after such activities as a member of a group in transportation furnished or arranged by Special Olympics.

Insured Persons is defined as United States Special Olympics athletes (including Young Athletes), Unified partners, managers, coaches, officials, chaperones, supervisors, fundraising participants, and other volunteers whose names are on file with Special Olympics, while participating in a *Covered Event*.