

## **PARTICIPANT ACCIDENT MEDICAL**

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 medical expenses caused by a broken leg, but not those caused by appendicitis. An accident must occur in order for coverage to apply.

The accident medical insurance policy is excess of any other valid and collectible insurance or medical plan applicable to the injured participant.

*Injuries* are defined as accidental bodily injuries received while insured under this coverage and resulting independently of sickness and all other causes. A covered loss, for purposes of this insurance, will include: 1) the repair of orthopedic appliances and prosthetics, not including replacements; and 2) bodily injuries arising as a result of a seizure (including epileptic seizures).

To be covered, the injury must occur while:

- a) participating in activities that are authorized, organized, and supervised by Special Olympics; or
- b) traveling to, during, or after such activities as a member of a group in transportation furnished or arranged by Special Olympics.

*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 Event* also includes 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 purposes of qualifying for Special Olympics competitions.

*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 in accordance with the Special Olympics Official General Rules, or other Special Olympics policies in effect during the policy period.

Insured Persons are defined as U.S. 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.