



**PARTICIPANT ACCIDENT COVERAGE HIGHLIGHTS  
for USA Judo Sanctioned Events  
(as of 9/1/2021)**

**Insured Persons:**

The following individuals are eligible for coverage under the USA Judo Participant Accident program:

All registered individual, regular, primary, secondary, youth, trial, or guest members including coaches, referees, and instructors. All elite athletes while traveling overseas who have written authorized from USA Judo.

**Covered Activities:**

Sponsored, sanctioned, supervised, or approved events and practices of USA Judo.

Covered activities include:

- Sponsored, sanctioned, supervised and/or approved events and practices of USA Judo,
- Group travel as a team or club directly to or from scheduled practices, games or sanctioned or approved activities,
- Other supervised activities, such as club or team meetings, banquets and usual, non-hazardous fundraisers.
- Sponsored, sanctioned and/or approved events of US Judo Federation or US Judo Association where the participant is a member of USA Judo.

**Coverage Summary:**

The USA Judo Participant Accident insurance program provides Excess Accident Medical and Accidental Death & Dismemberment (AD&D) benefits to members who are injured while participating in USA Judo sanctioned events.

The benefits provided are excess to any valid and collectible coverage. In the absence of other coverage, the policy will provide primary benefits, subject to the policy deductible.

Coverage does not include loss from pre-existing conditions or from competing in non-sanctioned events. If an accidental bodily injury results in an Insured Person requiring medical care and treatment within 90 days of the accident, the policy will pay the reasonable and customary medical charges of medically necessary medical services up to the benefit amount.

Medical expenses must be incurred within 1 year of the date of accident. The accident medical coverage is secondary to any other available medical/health insurance and is subject to a \$2,500 deductible per claim.

The Accident Medical Expense coverage does not apply to the following charges and services:

- Intentionally self-inflicted injury, suicide or attempted suicide;
- War, or act of war, whether declared or undeclared;
- Injury sustained while taking prescription drugs, unless prescribed or administered by a physician;
- Medical services performed by a person retained or employed by the Team or the Policyholder;
- Repair, replacement, exam for prescriptions or fitting of eyeglasses, contact lenses or hearing aids;
- Dental work or treatment on natural teeth which is not necessary for repair or relief of injury;
- Injury sustained during commission of a felony

**Participant Accident Policy Limits**

The policy pays for reasonable Accident Medical Expenses and Accidental Death & Dismemberment benefits per the schedule below:

**Excess Accidental Medical Expense Benefits**

Maximum Benefit Amount	\$25,000
Deductible (corridor) Per Claim	\$2,500
First Incurred Expense Duration	90 days
Benefit Duration	52 weeks

**Accidental Death & Dismemberment Benefits**

Accidental Death Benefit	\$5,000
Accidental Dismemberment Benefit (Principal Sum)	\$5,000
Loss must occur within	52 weeks
Maximum for any one accident	\$100,000

**Underwriting Company**

Arch Insurance Company  
A.M. Best Financial Rating: A+ (Superior)  
Financial Size Category: XV (\$2 billion or more)

**Medical Claim Filing Procedures**

If you are injured while participating in a USA Judo sanctioned event, please let the on-site Club Official, Coach or Event Director know of your injury so that an Incident Report form can be prepared. If an Incident Report is not prepared to document your injury, your claim may be denied by the Participant Accident carrier.

Should you require medical treatment as a result of your injury, the on-site Club Official, Coach or Event Director will provide you with a Medical Claim form.

The Incident Report form and the Medical Claim form for sanctioned events are also available to all USA Judo affiliated Clubs and USA Judo Members at the USA Judo web site: [www.usjudo.org](http://www.usjudo.org).

*This summary is only a brief description of the coverage and benefits provided under the USA Judo Participant Accident policy. All claims are subject to policy provisions, limitations and exclusions*