



9/1/2022 - 2023 version

### USA Judo Participant Accident Coverage Highlights

<b>Insurer</b>	Mutual of Omaha Insurance Company
<b>Excess Accident Medical Expense - Maximum Benefit</b>	\$25,000 (Per injury)
<b>Deductible (Corridor)</b>	\$2,000 (Applies Separately to each Insured and each Injury)

### Eligibility

All registered athletes (including individual, regular, primary, secondary, youth, trial, or guest members) including registered coaches, referees and instructors while participating in covered activities supervised, sanctioned or approved by US Judo. All elite athletes while traveling overseas who have written authorization from the policyholder.

### Coverage Summary

- Initial Treatment must be received within 90 days of the injury.
- Benefits are payable for 156 weeks from the date of the Covered Accident. Medical Expense will be paid only for such expense which is not recoverable from any other insurance policy, service contract or workers' compensation.

<b>Accidental Death &amp; Dismemberment Benefits</b>	
<i>Description</i>	<i>Amount</i>
Principal Sum	\$5,000
Loss Period	Loss within 365 days of injury

<b>Loss Schedule</b>	
<i>Description</i>	<i>Amount</i>
Loss of Life	Principal Sum
Loss of Both Hands	100% of Principal Sum
Loss of Both Feet	100% of Principal Sum
Loss of Entire Sight of Both Eyes	100% of Principal Sum
Loss of One Hand and One Foot	100% of Principal Sum
Loss of One Hand and Entire Sight of One Eye	100% of Principal Sum
Loss of One Foot and Entire Sight of One Eye	100% of Principal Sum
Loss of Speech and Hearing	100% of Principal Sum
Loss of Entire Sight of One Eye	50% of Principal Sum
Loss of Speech or Hearing	50% of Principal Sum
Loss of One Hand or One Foot	50% of Principal Sum
Loss of Thumb and Index Finger	25% of Principal Sum

*This is a general overview of insurance coverage that applies for the USA Judo's Participant Accident Policy. It is not a complete explanation of all policy provisions or specifics of the policy benefits. No coverage is extended, and no representations are made, other than what is stated in the actual insurance policies.*



Notes:

- *Loss of a Foot* means Severance above the ankle.
- *Loss of a Hand* means Severance at or above the wrist.
- *Loss of Hearing* means total and permanent loss of hearing which cannot be corrected by any means.
- *Loss of Sight* means the total, permanent loss of sight of the eye or eyes. The loss of sight must be irrecoverable by natural, surgical or artificial means.
- *Loss of Speech* means total, permanent and irrecoverable loss of audible communication.
- *Loss of a Thumb and Index Finger of the same hand* means Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand) from the same Accident.
- Accidental Death & Specific Loss - \$100,000 Aggregate Limit

<b>Excess Accident Medical Scope of Coverage</b>
<b>Policy Exclusions (including but not limited to):</b>
<ul style="list-style-type: none"><li>• Intentionally self-inflicted injury and suicide</li><li>• Treatment for alcoholism or drug addiction</li><li>• Injury caused by, attributable to, or resulting from the Intoxication</li><li>• Injury caused by, attributable to, or resulting from the use of a Controlled Substance unless administered on the advice of a Physician and taking the prescribed dosage</li><li>• Any Injury that results from fighting, brawling, assault or battery (from illegal activity, not organized sport)</li><li>• Mountaineering, parachuting, snow skiing, scuba diving, bob-sledding, bungee jumping, ballooning, flight in an ultralight aircraft, sky diving, hang gliding, glider flying, sailplaning, or parasailing</li><li>• An act of declared or undeclared war</li><li>• Intoxication while operating a motor vehicle</li></ul>