

National Lloyds Insurance Co.'s Sports Camp Medical Plan protects campers, supervisors and coaches while attending amateur sports camps and clinics. 100% participation is required. All medical policies are subject to a \$75.00 minimum premium.

## Covered Activities

The Sports Camp Medical Plan provides coverage for injuries sustained by an Insured Member while:

1. Engaged as a participant in regularly scheduled practice or play of the sport, provided such practice or play is supervised by the duly designated adult leader and/or official; scheduled, approved and supervised Team and League activities.
2. Traveling directly to and from such regularly scheduled and approved practice or play with other members of the Unit as a group, provided such group is at the time under the supervision of the duly designated adult leader of the group.

One contract covers the players, managers and coaches for all games, practices and supervised team travel. There is no limit to the number of accidents, either per athlete or per team, and coverage is in effect for the camp period specified in the application.

## Secondary Coverage

The policy provides limited accident coverage and is not intended to provide basic hospital, surgical or major medical coverage. All payments under this plan shall be excess to any other valid and collectible insurance covering the injury. Therefore, before a claim can proceed, it is necessary that we be advised of the collectible amounts under the primary plan covering the injury.

The excess plan covers the other plan's deductible, coinsurance, as well as the remaining covered expenses left after the primary plan has exhausted its benefits. If our plan has a deductible, it is "out-of-pocket" and cannot be satisfied by other plans.

## Benefits

This plan provides for reasonable medical, surgical, hospital, nursing and dental expenses incurred within 26 weeks from the date of accident for treatment by a legally qualified physician or surgeon, hospital confinement, nursing service and other medical care when the first treatment is received within 30 days from the date of accident. Benefits for treatment to sound, natural teeth will be paid, not exceeding \$500.00 for any one accident.

Benefits for hospital surgical expense, or treatment for injury sustained in any automobile accident, will be paid not exceeding \$10,000. Any other applicable medical, dental, hospital, surgical or automobile medical payments insurance is primary coverage to this plan. Written notice of claim must be given to the Company within 20 days from the date of accident.

## Specific Loss Benefits

Accidental death: When injury results in loss of life of the Insured Member within 100 days after the date of the accident, the Company will pay as specified below, in lieu of all other benefits payable under the policy:

Accidental death \$2,500

## Specific Loss Accident Indemnity

When injury does not result in loss of life of the Insured Member within 100 days after the accident, but does result in any of the following losses within the said 100 days, the Company will pay for such loss as specified below, in lieu of all other benefits payable under this policy:

For loss of both feet, hands, or eyes, 75% of the face amount of the Accidental Medical Benefits;

For loss of one arm or leg, 50% of the face amount of the Accidental Medical Benefits;

For loss of one hand, foot or eye, 25% of the Accident Medical Benefits.

## Policy Exclusions and Limitations

This policy does not cover any loss by or resulting from (1) suicide or any attempt thereat while sane or self destruction or any attempt thereat while insane, (2) riding as a passenger or otherwise in any vehicle or device for aerial navigation; nor does this policy cover, (3) the expense of replacing eyeglasses, contact lenses or prescriptions therefore, (4) treatment by a person employed or retained by the insured(s) for which no charge is normally made, (5) orthotic, orthopedic or prosthetic and assistive devices or appliances, (6) hernia of any kind, blisters, boils, skin infections and disorders, cysts, insect bites, vegetation poisoning, ingrown toenails, cardiac diseases, heat exhaustion or overexertion, osteomyelitis, injury from fighting or brawling, (7) psychological injury or mental anguish, (8) injury sustained by any person arising out of or resulting from the molestation, sexual or emotional abuse or harassment, exploitation, assault or battery whether physical or verbal of any minor or other person.

Illustration of policy form NL-SP-2092

## Liability

Liability coverage for sports camp activities can be written either in combination with the Sports Camp medical plan or on a monoline basis.

Sports camp liability coverage is available for the following sports or activities: Baseball, including softball or T-ball, basketball, cheerleading, cross country, field hockey, football, golf, ice hockey, lacrosse, rowing, soccer, swimming, tennis, track & field, volleyball, wrestling and band camps.

Any activity not listed above must be submitted to the Company for approval and rating.

The rates contained herein are applicable to day camps only. If campers are provided with lodging facilities in connection with any camp the risk must be submitted to the Company for approval and rating.

The coverage provided under this program for the insured includes premises liability at the location of the camp, as well as, liability for losses arising out of injuries to camp participants.

# CAMPS

## SPORTS CAMPS

### Accident and Liability Insurance



National Lloyds Insurance Co.