

## Sports & Recreation Insurance Programs



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Coverage is not available in all states. Please contact National Representative.

No matter how many precautions you take, there are at times no way to avoid accidents. That's why the Sports & Recreation Accident Medical Insurance Program makes so much sense – it provides *valuable benefits at affordable rates.*

## Typical Accident Medical Plan Description

Accident Medical coverage provided by this program protects all insured participants of the activities. Coverage protects individuals while participating in the insured organization's activities and traveling to, during or after such activities as a member of a group in transportation furnished or arranged by the Policyholder.

## Medical Benefits

Medical Maximum per Injury to \$25,000  
Deductible(s) are available

- Covered Reasonable Expenses are payable subject to the medical maximum
- Hospital Room and Board – Semi-private room rate.
- Dental – Reasonable Expenses per sound and natural tooth
- Outpatient Physical Therapy – Reasonable Expense
- Outpatient Orthopedic Appliances and Braces – Reasonable Expense
- Coverage up to one year from date of injury for Medical Benefits.
- Coverage is Excess to other Insurance. If no other coverage exists, this coverage becomes Primary.

Accidental Death & Dismemberment Benefits	
Accidental Death	Loss of Life to \$10,000
Accidental Double Dismemberment	to \$10,000
Accidental Single Dismemberment	to \$5,000

Carriers, limits and coverage may vary by state. Coverage not available in all states. Contact National Representative for details.

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**IMPORTANT NOTICE – THE POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.**

This brochure has been designed to illustrate the highlights of this insurance and it does not include all coverage details and Exclusions. All information in this brochure is subject to all other provisions of the insurance Policy, including all Coverage and Limitations, Maximums and Exclusions. If there is any conflict between this brochure and the insurance Policy, the insurance Policy will prevail. NOTE: Please see the insurance Policy for complete and individual state details.