



Who is Covered?

All registered members of USA Rugby, Including athletes, coaches, referees, Executive administrators.

Sanctioned Activities:

While participating in USA Rugby scheduled, sponsored or supervised activities.

Coverage Summary:

This policy provides accidental death, dismemberment and medical coverage to eligible USA Rugby persons. Medical expense coverage is excess coverage, meaning it is secondary coverage to any other health insurance. If the participant has other coverage, claims must first be filed with that insurance company.

Schedule of Benefits:

Accident Medical Expense

Maximum Benefit: \$10,000*

Maximum Physical Therapy - \$50 / day; 40 visits

Dental Maximum \$2,500 per accident

***College members have \$25,000 Maximum Benefit**

Accident Medical Deductible:

With Primary Insurance: \$1,000 Deductible

Without Primary Insurance: \$5,000

***Club members have \$500 Maximum Deductible**

Regardless of Primary Health Insurance or not

Incurral Period:

Medical expenses must be incurred within 30 days of the date of accident

Accidental Death & Specific Loss:

Principal Sum: \$10,000

Benefit Period: Loss within 52 weeks of Injury

Coinurance:

70%

Notable Terms / Conditions:

The following riders are attached to and made a part of this policy:

- Heat related problems including heat exhaustion, heat prostration, and heat stroke, overuse or repetitive motion injuries/ injuries/symptoms including bursitis, while participating in a Covered Sports

Exclusions – Loss caused by or resulting from suicide or any attempt at suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury, while sane.

Sickness, disease or infections of any kind, except bacterial infections due to an accident cut or wound, botulism, or ptomaine poisoning. Declared or undeclared war. Additional exclusions are subject to any other terms and conditions listed in the policy – available upon request

Underwriting Company:

AIG Insurance Company

How to File an Accident Claim:

1. Complete online claims form [here](#)
2. Once completed, you will be notified that we've received your claim.
3. Your claim will then need to be verified by your coach/staff.
4. Then USA Rugby will be notified to verify membership, sanctioned activity and initiates the claim to the claims-handling company, A-G Administrators
5. Member will receive email from A-G and correspond directly with them through the life of the claim
6. Any issues, concerns or support questions, please contact: insurance@usarugby.org.

****Please keep a copy of all documentation on file for claims handling purposes****

The information contained in this summary is intended to serve only as an outline for general understanding of your insurance and should not be construed as a legal interpretation of the insurance policies written. Reference should be made to the respective policies for complete details including terms, conditions, limitations and exclusions of coverage