

SCCA/SCCA Pro Participant Accident Insurance Plan 2023 **Summary of SCCA Participant Accident Coverage** **Written by Markel Insurance Company / K&K** **through Willis North America**

General Description:

This insurance provides coverage for Non-SCCA and SCCA Member Participants at covered SCCA events and that are injured in event-related accidents at SCCA or SCCA Pro events. Membership will be determined by the SCCA's membership records.

<u>A. Coverage</u>	<u>Non-SCCA Member Participant Limits</u>	<u>SCCA Member Participant Limits</u>
Medical Expense Reimbursement	\$30,000	\$1,000,000
Accidental Death	\$30,000	\$50,000
Accidental Dismemberment by schedule up to	\$30,000	\$50,000
Emergency Medical Evacuation & Family Travel	\$5,000	\$5,000
Loss of Income up to	\$100 per wk for 104 weeks with a 7 day waiting period	\$100 per wk for 104 weeks with a 7 day waiting period

B. Terms, Conditions, and Exclusions:

These apply to all Participant Accident coverages and all types of events.

Requirements: Must be issued a credential by SCCA or SCCA Pro, and must contact event medical or Safety Steward before the end of the event to report an accident which might give rise to a claim.

Conditions: All claims resulting from injuries arising at SCCA/SCCA Pro sanctioned events must first be submitted to the Participant's personal medical insurer (if any). The SCCA Excess Medical coverage will coordinate benefits with the personal medical insurer, but will not pay in addition to it. If there is no personal medical insurer, the SCCA program will become primary.

Filing/Benefit Period: Must submit evidence of first medical expense within 90 days of injury. Benefits are payable for medical expenses incurred up to 156 weeks after the accident. AD&D must occur within 52 weeks of the accident.

Participant Definition: Drivers, crews, officials of the race, announcers, ambulance crews, tow truck crews, pit gate workers, and all other persons bearing passes duly and officially issued by the Named Insured. (i.e. SCCA, SCCA Regions, SCCA Pro Racing, Ltd., and, in some cases, the track).

Exclusions/Limitations: Workers' Compensation related injuries; alcohol/narcotic related injuries; eyeglasses/contact lenses; hearing aids; suicide; intentional/self-inflicted injury; illness (unless developed as a result of the covered accident); pre-existing conditions.

Death Benefit Beneficiary: Death benefits are made payable to the estate of the deceased.

This brief summary is provided to facilitate your understanding of SCCA's and SCCA Pro's insurance program. The actual policy terms, conditions, limitations and exclusions control.