



# US ALL STAR FEDERATION CHEERLEADING/DANCE TEAM

## MEMBER ATHLETE INSURANCE PROGRAM

### PARTICIPANT ACCIDENT AND CATASTROPHIC INSURANCE COVERAGE

INFORMATION AS OF AUGUST 2015

**PLEASE NOTE:** *The following information is only a summary of the benefits provided. It is NOT a complete explanation of all the policy provisions or specifics of the policy benefits. No coverage is extended and no representations are made other than what is stated in the policy. For a complete description of the program coverages, exclusions, and benefits, please refer to the policy.*

### PARTICIPANT ACCIDENT INJURY INSURANCE PROGRAM

#### COVERAGE/LIMIT

- ◆ Maximum benefit amount per covered injury is \$50,000
- ◆ Deductible: \$250 corridor per injury
- ◆ Excess to any other valid and collectible insurance available to insured person
- ◆ Benefit Period: 52 weeks from the date of injury
- ◆ Accidental Death, Dismemberment, or Loss of Sight Benefit: \$10,000
- ◆ Benefits include but not limited to:
  - Hospital
  - Surgical
  - Physician
  - Radiology
  - Physiotherapy
  - Ambulance
  - Dental (\$250 per tooth limit)

#### WHO IS COVERED

- ◆ Class 1: Cheer and Dance members
- ◆ Class 2: Career Members classified as: Coaches, Directors, Choreographers, Owners

#### WHEN DOES COVERAGE APPLY

Coverage for participation in USASF sanctioned competitions held in the United States (including training at the location of the competition) and supervised training/conditioning at member gyms.

## **CATASTROPHIC INJURY INSURANCE PROGRAM**

### **COVERAGE/LIMIT**

- ◆ Maximum Benefit Amount per covered injury \$2,000,000
- ◆ Deductible: \$50,000 reducing
- ◆ Excess to any other valid and collectible insurance available to insured person
- ◆ Accidental Death, Dismemberment, or Loss of Sight Benefit: \$10,000
- ◆ Maximum Benefit Period: 10 years from the date of injury
- ◆ Benefits include but not limited to:
  - Hospital
  - Combined Home Health Care and Custodial Care: \$100,000 per calendar year
  - Treatment of Mental or Nervous Disorders: \$90/visit, 1 visit/day, 50 visits/calendar year
  - Chiropractic: \$1,000 per calendar year
  - Outpatient Physical Therapy: \$25,000 per calendar year
  - Prosthetic (limitations apply)

### **WHO IS COVERED**

- ◆ Class 1: All United States paying cheerleading and dance members of U.S. All Star Federation (USASF), ages 3 and up.
- ◆ Class 2: Career Members classified as: Coaches, Directors, Choreographers, Owners

### **WHEN DOES COVERAGE APPLY**

All Classes are covered while participating in the following activities:

- ◆ Cheer and dance activities at USASF Member gyms, such activities must meet supervised requirements;
- ◆ USASF sanctioned competitions, including supervised practice at the location of the event;

For the purposes of this coverage “supervised” is defined as follows:

Class 1: The cheer members must be under the direct supervision of an official coach who is a member of USASF, an employee/paid staff member of the studio/gym, or contract employee of the studio/gym who was hired as a coach or trainer by the USASF or a participating USASF gym/studio. The dance members must be under the direct supervision of an official representative of the studio/gym.

Class 2: The supervised requirement does not apply.

USASF rules must be followed at all covered events.

All covered activities are limited to locations within the United States.