

Soccer Accident Insurance-*updated benefit information effective July 1, 2016.*

AYSO purchases Soccer Accident Insurance ("SAI"), which pays excess medical costs up to \$50,000 maximum per accident to an insured person for accidental bodily injuries incurred as a direct result of participation in a covered activity subject to the policy terms, conditions and exclusions. Eligibility for benefits is **52 weeks** from the policy effective date or the date of a covered accident.

Accident Medical Expense Benefits are only payable:

- for usual and customary charges incurred after the deductible has been met;
- for those medically necessary covered expenses that the covered person receives;
- first **medical or dental** expense must be incurred within 90 days of covered accident;
- proof of loss must be filed within 90 days;
- each claim is subject to a \$1000 Deductible; and 20% member Coinsurance;
- Claims will require:
 - Copies of primary Explanation of Benefits (EOB)
 - Copies of itemized insurance billing forms - UB04 or CMS1500
- **No Primary Insurance:** If there is no other insurance available to the registered member, the medical benefit will be processed on a primary basis subject to Usual and Customary rates, and the policy terms, conditions and exclusions.
- **MAXIMUM BENEFITS PAYABLE: (*subject to policy terms, conditions & limits*)**
 - \$50,000 maximum excess medical costs
 - \$15,000 for Accidental Death & Dismemberment
 - \$10,000 for Dental Benefit for injuries to sound natural teeth
 - \$10,000 for Orthopedic Benefit
 - **\$1,000 Physical Therapy; \$100 per day up to 10 days**

All AYSO currently registered* members (players, coaches, managers, team workers, referees, officials and volunteer workers) are "Covered Persons" for accidental bodily injury while participating in the following covered activities:

- Team practice sessions, scheduled games, tournaments, or other sponsored activities (meetings, banquets, fundraisers) provided they are under the direct supervision of an AYSO registered volunteer.
- Travel of covered members to and from a sponsored activity such as practice sessions, games, tournaments, or AYSO sanctioned activities, provided that players are traveling as a team and a licensed adult driver operates the vehicle.

Registration requirements will be verified before any benefits are paid.