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Customers in more than 115 countries across 6 continents

Bespoke solutions across geographies and business lines

Intimate customer knowledge backed by local underwriting expertise and claims authority

Steady execution across an agile and entrepreneurial platform

Industry-leading talent providing a stable partnership and customer experience

Financial strength and global capacity

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# Participant Accident Insurance

In the U.S., the number of injury-related visits to the emergency room continues to increase significantly with close to half of all visits requiring a hospital admission. The financial risk to families is ever-present whenever a serious accident occurs.<sup>1</sup>



**35.0 million**

Number of injury related visits to the emergency room<sup>1</sup>



**16.2 million**

Hospital room visits requiring admission<sup>1</sup>

Everest's Participant Accident Insurance offers participants the right combination of coverage and benefits for unexpected injuries that can occur at events for:

- ▶ Amateur and youth sports groups
- ▶ Camps and clinics
- ▶ Daycare centers
- ▶ Private and public schools
- ▶ Volunteer and non-profit groups



While families may have coverage through a private health care plan, there may be additional patient responsibilities resulting from co-insurance, high deductibles, or other costs. We deliver a comprehensive, customizable insurance solution to provide financial security and peace of mind. And our programs not only help sponsoring organizations protect themselves from potential liability claims, they also allow organizations to provide a value-added service to their members.

All claims are serviced by accident specialists with decades of experience who are fast, responsive, and provide clear and timely communication through the adjudication process. They have the experience and compassion to support insureds during even the most critical situations.

**Everest Group, Ltd.**  
Financial strength rating  
(2/20/2024)

**A+** AM Best

**A+** S&P Global

**A1** Moody's Investors Service



<sup>1</sup>Source: The Centers for Disease Control and Prevention: National Center for Health Statistics, FastStats. <https://www.cdc.gov/nchs/fastats/emergency-department.htm>

# Participant Accident Insurance



## Everest plans include coverage for accidental death, accidental dismemberment, and paralysis benefits

In the event a participant suffers from a covered accident resulting in injury during the effective coverage period, we can compensate for one of the losses listed below. If a single accident results in more than one loss, we will pay one amount for the largest applicable loss.

- ▶ Loss of life
- ▶ Loss of sight in one eye, hand, foot, hearing, or speech
- ▶ Loss of any combination of two: eyesight, hands, feet, speech, and hearing
- ▶ Loss of a thumb and index finger of the same hand
- ▶ Any combination of total paralysis of both: upper and lower limbs, both lower or upper limbs, upper and lower limbs of one side of the body, or one lower or upper limb

These dismemberment benefits will be paid as a percentage of the Accidental Death or Accidental Dismemberment principal sum amount.

## Accident Medical Expense benefits

Our Participant Accident plans provide reimbursement for services, treatment, and supplies prescribed by a qualified physician for an injury sustained during the period of coverage. These include, but are not limited to expenses associated with:

- ▶ Hospitalization, including room and board (regular ward or ICU)
- ▶ In-patient and out-patient surgery
- ▶ Emergency room visits
- ▶ Anesthesia
- ▶ X-ray and laboratory exams

## Full Excess Medical expenses

Our plans provide reimbursement for eligible expenses incurred which are not covered by health care plans, regardless of any potential coordination of benefits provisions. In the event the insured does not have any other health care plan in place, our Participant Accident plan becomes the primary insurance coverage and can help to offset expenses from:

- ▶ Co-insurance
- ▶ Co-pays
- ▶ Deductibles
- ▶ Any similar expenses not covered by the primary plan

## Supplemental terms and conditions of coverage

Additional coverage is available to eligible participants in the policyholder's sponsored and supervised activities. Our available benefits respond if a covered accident occurs due to an unforeseeable, external event resulting in an injury while the insurance policy is in effect.

Benefits payment terms:

- ▶ The benefits payable will be subject to the maximum plan limits selected by the policyholder.
- ▶ Any eligible medical expenses must be incurred within the policy's benefit period, and the first eligible expense incurred within 180 days of the accident causing such a loss.
- ▶ If there is a deductible, any eligible medical expenses would be paid after the deductible obligation has been met.

Coverage effective date:

- ▶ Coverage shall become effective on the date requested by the policyholder provided the application has been received by us, or our authorized representative, and has been accepted.
- ▶ All coverage must be paid for by the policyholder. Participation in coverage must be for all eligible participants.

## Policy exclusions and limitations

Policy exclusions and limitations vary based on state regulatory requirements. For a complete list of coverages and benefits available for our Participant Accident Insurance plans, we recommend you contact our authorized representative for an understanding of your state of policy issuance.

For additional information on our products and appetite, please visit our website at:

[www.everestglobal.com/our-offer/products-and-services/insurance/products/accident-and-health](http://www.everestglobal.com/our-offer/products-and-services/insurance/products/accident-and-health).

We encourage you to contact our authorized representative to request any information relative to desired coverages and availability in your state of jurisdiction for the avoidance of any doubt.

Everest Insurance® markets property, casualty, specialty and other lines of admitted and non-admitted direct insurance on behalf of Everest Group, Ltd., and its affiliated companies. Additional information about Everest, our people, and our products can be found on our website at [www.everestglobal.com](http://www.everestglobal.com). This Participant Accident Insurance product is underwritten by Everest Reinsurance Company (or Everest Denali Insurance Company), depending on jurisdiction. All issuing companies may not do business in all jurisdictions. This literature is descriptive only. All coverage is subject to the language of the policy as issued.