

2013-2014
Insurance Summary for:



Spring Branch – Memorial
Sports Association

Accident Insurance Summary

Accident Insurance

Accident Insurance provides coverage for accidental injuries incurred by Insured Persons, while participating in covered activities of Spring Branch-Memorial Sports Association.

Policy Limits

Accidental Medical & Dental Expense Limit	\$ 25,000 Maximum
Accidental Death and Dismemberment Limit:	\$ 5,000 Principal Sum
Aggregate Limit per Accident:	\$1,000,000
Deductible per Participant:	\$ 250
Benefit Period:	52 Weeks from Date of Injury
Claims Basis:	Full Excess

Accident policy is written on a Full Excess basis which means if they have any other insurance (for example – through their parent’s employer) they would need to use that insurance first.

52 Week Benefit Period means we will pay for charges incurred within 52 weeks from the date of injury.