

CUMBERLAND VALLEY MIDGET FOOTBALL ASSOC.

ACCIDENT COVERAGE

Covers all football players and coaches of CV Midget Football Association while participating in scheduled sponsored and supervised football games and practices.

Primary Excess coverage through AIG Life Insurance Co.

(Pays only excess amount not covered by an insurance plan, pays primary when no health insurance exists. Claims other than Accidental Death and Dismemberment must first be submitted to primary carrier and then submitted to AIG with Explanation of Benefits from primary carrier)

- Accidental Death and Dismemberment Maximum \$10,000
- Accidental Medical, Surgical, Hospital Benefits
- To a Maximum of \$10,000
- Deductible amount \$ 0
- Maximum Dental Limit \$ 2,000

Covered Accidental Medical Services means any of the following medically necessary services:

- Hospital semi-private room and board (or room and board in an intensive care unit);
- Hospital ancillary services (including, but not limited to, use of the operating room or emergency room);
- Or use of an Ambulatory Medical Center;
- Services of a Physician or a registered nurse (R.N.);
- Ambulance service to or from a Hospital;
- Laboratory tests;
- Radiological procedures;
- Anesthetics and the administration of anesthetics;
- Blood, blood products and artificial blood products, and the transfusion thereof;
- Physical therapy and occupational therapy;
- Rental of Durable Medical Equipment;
- Artificial limbs, artificial eyes or other prosthetic appliances; or
- Medicines or drugs administered by a Physician or that can be obtained only with a Physician's written prescription.

Exclusions:

This policy does not cover any loss caused in whole or in part by, or resulting in whole or in part from sickness, disease or infections or any kind; except bacterial infections due to an accidental cut or wound, botulism or ptomaine poisoning, or self inflicted injury.

This is only a very brief summary of the policy. The actual policy provisions will apply in the case of eligible claims.

Claim forms for the Accidental AIG Medical Expense plan can be obtained at the Equipment shed.