



Accident Insurance for Blue River Underwriters Outdoors Program Participants

Added protection for your insureds' adventure seekers

Accidents can bring unforeseen expenses, which may not be fully covered by health insurance.

Outdoor enthusiasts travel near and far to enjoy exhilarating experiences that take them off the beaten path and into the great outdoors. Whether they are backpacking through the Rockies or kayaking in white water rivers, their adventures can come with some unpredictable risks.

No-fault Accident Insurance is designed to help defray out-of-pocket costs not covered by primary health insurance plans, including deductibles, out-of-network costs, prescriptions, copays and other expenses associated with a covered accident regardless of who was responsible. When adventures bring these groups into remote areas, emergency medical evacuation may help to cover the cost of emergency medical transport so that injured participants can get to a hospital quickly to receive treatment.

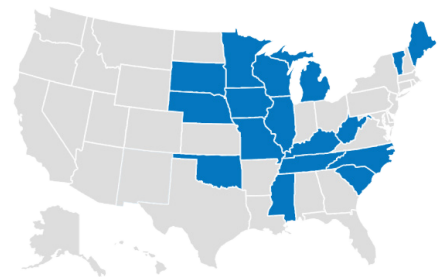
During a thrilling and memorable outdoor adventure the last thing your clients' groups should be thinking about is what an accident will cost them. Help them pursue their passions more confidently.

Benefits and Limits: Accidental Death and Dismemberment: \$25,000
Accident Medical and Dental Expense: \$25,000

Additional Accident Benefits and Limits: Emergency Medical Evacuation: \$50,000
Repatriation of Remains (>100 miles from primary residence): \$25,000

- Classes:**
- Hunt/Lease
 - Shooting Sport
 - Campgrounds / RV Parks
 - Guides/Outfitters (Many types including big game, hog hunting, ice fishing, kayak & canoe, hiking/ backpacking)
 - Rod & Gun Clubs
 - Hunting/Fishing Resorts / Lodges / Bed & Breakfast
 - Gun Stores (Must have a shooting range)
 - Skeet/Trap Shooting, Archery Range, Rifle/ Pistol Ranges

Underwriting Company: A.M. Best A+ (Superior) Rated Carrier



Accident Insurance Available in 17 states: IL, IA, KY, ME, MI, MN, MS, MO, NE, NC, OK, SC, SD, TN, VT, WV, WI

Full Outdoors Program Available Nationwide

How we meet program participants' needs

No-fault Accident Insurance pays claims regardless of who was responsible for the Accident

May help to reduce overall out-of-pocket expenses by providing coverage that may help to fill gaps in traditional health plans and helps to minimize the impact of high deductibles

Paid claims won't impact their General Liability experience since accidents are covered under a separate, standalone policy

May provide valuable insurance coverage to independent contractors not covered by Workers' Compensation and under/uninsured participants

Includes 24/7 travel assistance services that provide a range of benefits including emergency medical evacuation

May help to fill potential gaps in General Liability coverage, which may reduce the frequency of liability claims, especially if members are under/uninsured

Demonstrates their commitment to participants' safety and wellbeing

success@blueriveruw.com



This is a brief description of coverage provided under policy form series AH51051, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states.

This is a limited policy.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.