

Better Together: Accident Insurance and General Liability

Chances are, your organization has a General Liability policy in place to help cover medical costs in case someone gets hurt. But depending on the nature of the injury and the treatment required, your GL Med Pay limit may not be enough.

The rising cost of healthcare coupled with an increase in high deductible health plans may result in costly out-of-pocket medical expenses for injured parties, which may exceed your Med Pay limit.

Accident Insurance is designed to strengthen and help fill potential gaps in your GL policy by providing additional coverage for out-of-pocket medical expenses.

Here's how it works.

- **It includes an additional \$25,000** of coverage for Accident Medical & Dental Expenses (vs. GL's \$5,000 Med Pay limit) to help pay covered medical expenses.
- **Benefits pay in addition to other insurance** and may prevent unnecessary lawsuits, especially if members are under/uninsured.
- By covering accidents under a separate policy, you may also **reduce the frequency of liability claims**, which may help to minimize premiums for your organization.
- Accident Insurance includes additional benefits, such as **Emergency Medical Evacuation**, to help insureds when adventures take them into remote areas.
- **Coverage extends to staff/employees**, unlike GL policies, which often exclude workers.

6 Reasons to Add Accident Insurance

1. May help to fill potential gaps in General Liability coverage
2. Pays claims regardless of negligence
3. May reduce liability claims and/or prevent potential lawsuits
4. Paid claims won't impact your GL experience since accidents are covered separately
5. Covers more than medical expenses - includes benefits for Accidental Death and Dismemberment, Emergency Medical Evacuation, and Repatriation of Remains
6. Demonstrates goodwill and a commitment to participants' safety and wellbeing

Frequently Asked Questions

Why should I add Accident Insurance when I have a \$5,000 Med Pay limit?

If participants are under/uninsured, a \$5,000 limit may not be enough. With high deductible health plans, insureds may have to pay thousands of dollars out-of-pocket if they haven't met their annual deductible—and if the injured person doesn't have health insurance at all, a trip to the ER could cost several thousand dollars depending on the level of care required.

Accident Insurance provides supplemental coverage that pays in addition to other insurance. It's designed to help cover those unforeseen, out-of-pocket medical costs, which may help to prevent potential lawsuits or liability claims against your organization.

How does the Emergency Medical Evacuation benefit work?

Some adventures take groups off the beaten path and into the great outdoors where there may be limited access to medical care. If an injury occurs in a remote location, the closest medical facility may not be fully equipped to provide adequate treatment, especially if it's a complex medical case requiring specific equipment or highly specialized medical expertise. In these cases, a medical transfer may be required, which can cost thousands of dollars out-of-pocket if they're not covered by health insurance.

The Emergency Medical Evacuation benefit is designed to cover up to \$50,000 of emergency medical transportation costs if a participant is injured more than 100 miles away from home and the local hospital cannot provide adequate care. This benefit may help the injured person receive proper treatment from the nearest adequate medical facility when they need it most.



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.