



SPECIAL EVENT ACCIDENT INSURANCE

Berkley Aspire partners with Berkley Accident and Health to offer Accident Insurance to organizations covering participants who may not be covered under a general liability policy.



ABOUT BERKLEY ACCIDENT AND HEALTH

Berkley Accident and Health is a member company of Berkley. Their business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for business partners.

HIGHLIGHTS

- **Covers participants injured** due to a covered accident during sponsored activities.
- **May help to cover out-of-pocket medical expenses.** Even if the injured person has major medical insurance, Special Event Accident Insurance may help to fill gaps in traditional health plans by helping to cover high deductibles, copayments, and other out-of-pocket expenses.
- **No fault Accident Insurance** pays claims regardless of who was responsible for the accident.
- **May help to reduce the frequency of liability claims** by helping to address potential gaps in existing policies. Many general liability plans either don't cover accident-related expenses or have minimal medical payments benefits that may not be sufficient for costly medical expenses.
- **Minimum premium:** \$250

ELIGIBLE EVENTS INCLUDE:

Mud Runs/Warrior Runs, Obstacle Course Runs, Marathons, Triathlons, Iron Man Events, Haunted Attractions/Haunted Houses, Amateur Sporting Events, Youth Leagues, Parades, & more.

HOW TO GET A QUOTE

To receive a quote, please contact SpecialRiskSolutions@BerkleyAH.com. Agencies and their designated agents must hold valid Accident and Health licenses, as well as be appointed with the appropriate Berkley company, where required.

WHO TO CONTACT

Contact your Business Development Underwriter for more information by calling 866.412.7742

This is an Accident Only Policy.

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. For complete details, please contact us at SpecialRiskSolutions@BerkleyAH.com

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.

Berkley Aspire transacts insurance through Berkley Connect Insurance Services, LLC, a licensed insurance broker (License #0H99364).

For additional information concerning W. R. Berkley Corporation's insurance company subsidiaries visit: <http://www.wrberkley.com/site-services/legal.aspx>