

# Sport Club and Intramural Participant Accident Protection



Northwest Missouri State University purchases an accident medical policy that covers enrolled students injured while participating in a University club sport or an intramural activity.

This policy is underwritten by:  
United States Fire Insurance Company  
305 Madison Avenue  
Morristown, NJ 07962

## Benefits of the Program

Benefits are paid excess to a covered participant's primary health insurance for covered accidental injuries.

- \$10,000 medical expense
- \$2,500 accidental death, dismemberment or loss of sight
- Fifty-two week benefit period

- \$100 per occurrence deductible excluding Rodeo Club
- \$2,500 per occurrence deductible Rodeo Club

If no other medical coverage applies, benefits will be paid on a primary basis.

## Exclusions and Limitations

Benefits will not be paid for a loss due to:

- intentional or self-inflicted injury
- illegal use of drugs or chemical substances
- parachuting, hang-gliding or bungee-jumping
- sickness or a disease
- cosmetic surgery, except reconstructive surgery for covered injury
- eye glasses, contact lenses or hearing aids
- charges which are in excess of Usual, and Customary and Reasonable charges

The limitations above are for illustration and does not list all exclusions and limitations.



## How to Submit an Injury Claim

Call or send an e-mail to:

Steve Wilson, claims  
swilson@willis.com • extension 209

Mick McGill, Claims  
mmcgill@willis.com • extension 229

Ginnie Hillyer, client manager  
ghillyer@willis.com • extension 202

After hours: 800.818.5619



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