

5Star Participant Accident Insurance (PAI)

5Star Participant Accident Insurance is designed to provide accident protection for participants in sponsored and supervised activities, including coaches, players and teams involved in virtually any sport as well as participants and volunteers in youth activities, groups, clubs, camps, school sponsored activities and more. This important coverage addresses the injury exposures inherent in these activities and manages potential coverage gaps that may not be addressed by other insurance policies or even uninsured individuals. Provide more complete protection for your customers, and give them greater peace of mind.

Eligible Classes

- Social Service Organizations
- Religious Organizations
- Sports Camps
- Athletic Leagues
- Fairs and Festivals

Available Products

- AD&D
- Accident Medical Expense Payments

Program Highlights

- Provides effective limits, inexpensively priced
- Highly rated, admitted carriers
- Enhances GL coverage and can be a substitute for GL medical payments

Program Parameters

- Limits: \$100,000 for AD&D and Medical
- Minimum Premium varies by risk
- \$0 Deductible for AD&D
- Nominal Deductible for Medical
- Standard A&H exclusions
- Employer/employee groups ineligible
- Medical coverage is usually excess of any valid and collectible insurance

Submission Requirements

- Detailed description of exposure (activities to be insured)
- Coverage dates (effective and expiration dates)
- Ages and M/F census if sports related
- 3 years loss info for prior coverage accounts

Availability

- Nationwide

5Star Specialty Programs – your resource for difficult to place Special Risk Accident accounts, buy-downs for loss sensitive Work Comp programs, and independent owner/operator coverage for the trucking industry.

5Star Specialty Programs also offers Specialty Underwriting for:

Business Auto: Miscellaneous Classes • **DEALERSure:** Dealerships, Auto Auctions, Wholesalers • **Paratransit:** Non-Emergency Ambulance/Ambulette, Special Needs Transport • **PARKsure:** Valet, Self, Assisted, Special Events • **PROtect Professional Liability:** D&O, E&O, EPLI • **Public Auto:** Bus, Limousine, Taxi • **Towing & Recovery** • **Trucking:** Non-Trucking Liability, Cargo, Occ/Acc • **Waste Operations:** Septic/Port-o-let, Recycling Operations, Transfer Stations, Waste Removal • **Workers' Compensation Services:** Guaranteed Cost, Self Insurance, Claims Administration • **Crump Insurance Services also offers Wholesale Brokerage capabilities for:** Property • Casualty • Financial Services • Medical Liability • Equipment Maintenance Insurance • Binding Authorities.

This document is not intended to be a complete representation of the products described, herein. Contact us for complete details. CA License 0F44166

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