



ACSA Insurance Program – Detailed Summary

Important: This document is a summary for review purposes. Coverage is subject to the terms, conditions, limitations, and exclusions of the issued policies. If there is any conflict, the policy language governs.

Program Overview

The Adult Competitive Sports Association (ACSA) maintains Participant Accident (Excess Medical) and General Liability coverage for ACSA-sanctioned adult competitive sports activities. Coverage applies only to approved, sanctioned activities and properly registered participants.

- Eligibility: All participants of the ACSA engaged in sanctioned sporting activities (participants must be properly registered where required).
- Additional Insureds: Facilities/venues/municipalities and other entities may be added as additional insureds by certificate when requested and approved.

Coverage Summary

Participant Accident Coverage (Excess Medical)

Item	Coverage / Benefit
Plan type	Accident Coverage
Maximum medical benefit (per claim / per person)	\$25,000
Accidental death & dismemberment (per claim)	\$10,000
Deductible	\$1,000 per injury / per claim
Aggregate limit of indemnity (per accident)	\$1,000,000
Dental	Included within maximum medical benefit
Reporting requirement (per quote)	Notification of Injury form must be received within 90 days of incident for claim review

NOTE: Excess coverage means policy is secondary to an injured party primary health insurance. Policy will not cover primary insurance deductibles, co-pays, program limits, or out of network care. If injured party does not have primary care, excess coverage becomes primary.

General Liability Coverage (Requires Accident Coverage)

Item	Coverage / Benefit
General aggregate	\$3,000,000
Each occurrence	\$1,000,000
Products / completed operations aggregate	\$2,000,000
Personal & advertising injury	\$1,000,000
Damage to premises rented to you (fire)	\$300,000 (any one premise)
Medical expense	\$5,000 (any one person)
Abuse / molestation aggregate	\$50,000
Abuse / molestation each occurrence	\$25,000