

General Description:

The Participant Accident policy written by Markel Insurance Company / K&K through Willis North America insurance provides coverage for Non-SCCA and SCCA Member Participants at covered SCCA events that are injured in event-related accidents at SCCA or SCCA Pro events during covered activities. **Event-related accidents are determined based on the individual's participation status at the event.** Membership will be determined by the SCCA's membership records.

Covered Activities include:

- Event and Paddock set-up and teardown by event organizers and participants at the sanctioned site location/venue.
- Paddock load-in and load-out of vehicles and trailers.
- Registration before car activities begin.
- Activities listed on the official event schedule (unofficial gatherings are excluded).
- Activities tied to your participation in the event or required as part of your official assigned volunteer worker duties.
- *RoadRally & Hillclimbs: Site location/Venue is defined by check-in and onsite registration location.*

A. Coverage	Non-SCCA Member Participant Limits	SCCA Member Participant Limits
Medical Expense Reimbursement	\$30,000	\$1,000,000
Accidental Death	\$30,000	\$50,000
Accidental Dismemberment up to	\$30,000	\$50,000
Emergency Medical Evacuation & Family Travel	\$5,000	\$5,000
Loss of Income up to	\$100 per wk for 104 weeks with a 7-day waiting period	\$100 per wk for 104 weeks with a 7-day waiting period

B. Terms, Conditions, and Exclusions:

These apply to all Participant Accident coverages and all types of events.

Requirements: Must be issued a credential by SCCA or SCCA Pro and must contact event medical or Safety Steward before the end of the event to report an accident which might give rise to a claim.

Conditions: All claims resulting from injuries arising at SCCA/SCCA Pro sanctioned events must first be submitted to the Participant's personal medical insurer (if any). The SCCA Excess Medical coverage will coordinate benefits with the personal medical insurer but will not pay in addition to it. If there is no personal medical insurer, the SCCA program will become primary.

Filing/Benefit Period: Must submit evidence of first medical expense within 90 days of injury. Benefits are payable for medical expenses incurred up to 156 weeks after the accident. AD&D must occur within 52 weeks of the accident.

Participant Definition: Drivers, crews, officials of the race, announcers, ambulance crews, tow truck crews, pit gate workers, and all other persons bearing **event credentials** duly and officially issued by the Named Insured (i.e. SCCA, SCCA Regions, SCCA Pro Racing, Ltd.) **at onsite SCCA event check-in. Solely signing a waiver for gate entrance does not qualify an individual for participant status.** Individuals who do not meet the above participant definition are considered spectators. See SCCA Commercial General Liability Coverage Summary for Spectator Liability information.

Exclusions/Limitations:

- Personal travel to and from sanctioned event site including any form of transit from your home to the site, air travel, rental car/ride share transportation is not covered.
- Camping: Injuries sustained while on the sanctioned site location/venue overnight outside of the scheduled activities or the scope of assigned duties is not covered.
- Injuries or Illness stemming from the following (including but not limited to:):
 - Pre-Existing Conditions
 - Workers' Compensation related injuries
 - Alcohol/narcotic related injuries
 - Eyeglasses/contact lenses; hearing aids
 - Intentional/self-inflicted injury; suicide
 - Illness (unless developed as a result of the covered accident)

Death Benefit Beneficiary: Death benefits are made payable to the estate of the deceased.

Red text reflects recent updates to this summary document.