

Specialty Insurance Coverage
Mixed Martial Arts • Kickboxing • Boxing • Wrestling
For Professional and Amateur Events



MMAEVENTINSURANCE.COM
&
BOXINGEVENTINSURANCE.COM

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Specialty Insurance Coverage

Mixed Martial Arts • Kickboxing • Boxing • Wrestling

This specialty insurance program offers three unique insurance coverages for promoters and event planners.

- **Accident Medical Insurance for the participants** to satisfy state athletic commission requirements.
- **General Liability Coverage** to protect the venue and the promoter.
- **Equipment Coverage** to provide coverage for equipment and contents.

Any of the insurance products may be purchased, but the combination of all three truly limits one's exposure to injuries and/or property damage.

Participant Accident Insurance Coverage

Underwritten by United States Fire Insurance Co.

Who Is Covered

All participants are covered while participating in Policyholder sponsored and supervised mixed martial arts, kickboxing, boxing or wrestling events. A participant is also covered while traveling, directly and without interruption, to and from any Policyholder sponsored activity and his or her home or place of residence.

Maximum Medical Expense Benefit

If the Covered Person incurs eligible expenses as the result of a covered injury, the Company will pay the charges incurred for such expense within 1 year, beginning on the date of accident. Payment will be made for eligible expenses in excess of any other applicable insurance, not to exceed the Maximum Medical Expense Benefit. The first such expense must be incurred within 90 days after the date of the accident.

"Eligible Expenses" means charges for the necessary medical treatment and service, not to exceed the Maximum Medical Expense Benefit as indicated on the following pages.

- Hospital Room and Board & Ancillary Hospital expenses limited to \$500 per day up to a maximum of 5 days.
- Medical Emergency Care (room and supplies) expenses including the attending Physician's charges, x-rays, laboratory procedures, use of the emergency room and supplies, limited to \$1,000 maximum per accident.
- Outpatient diagnostic x-rays, laboratory procedures and test expenses including diagnostic imaging expenses, including magnetic resonance imaging (MRI) and CAT scans, limited to \$500 per accident.
- Physiotherapy (physical medicine) expense, limited to \$50 per visit up to a maximum of 5 visits per accident.

Excess Coverage: This plan does not cover treatment or service for which benefits are payable or service is available under any other insurance or medical service plan available to the Insured Person.

Accidental Death & Dismemberment

If a covered injury results in any of the losses specified below within one year after the date of the accident, the company will pay the applicable amount.

- Full Principal Sum for loss of life
- Full Principal Sum for double dismemberment
- Full Principal Sum for loss of sight of both eyes
- 50% of the Principal Sum for loss of one hand, one foot, or sight of one eye
- 25% of the Principal Sum for loss of index finger and thumb of same hand "Member" means hand, foot, or eye. Loss of hand or foot means complete severance above the wrist or ankle joint. Loss of eye means the total, permanent loss of sight. If the Principal Sum is payable, no indemnity will be paid for dismemberment. In any event, the Double Dismemberment Indemnity is the maximum amount payable under this Benefit for all losses resulting from one accident.

Exclusions and Limitations

This plan does not cover any loss to or resulting from:

- intentional self-inflicted injury, suicide while sane or insane or any attempt thereat (in Missouri this applies only while sane);
- voluntary self-administration of any drug or chemical substance not prescribed by, and taken according to the directions of the Insured

Person's Physician;

- participation in a riot or insurrection;
- an act of declared or undeclared war;
- active duty service in any Armed Forces of any country, and, in such event, the pro-rata unearned premium will be returned upon proof of service. This does not include Reserve or National Guard active duty or training unless it extends beyond 31 days;
- parachuting, except for self preservation;
- bungee jumping, flight in an ultralight aircraft, hang gliding;
- sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, bacterial infection, regardless of how contracted. This does not exclude bacterial infection that is the natural and foreseeable result of an Injury or accidental food poisoning;
- services or treatment rendered by a Physician, Nurse, or any other person who is:
 - employed or retained by the Policyholder; or
 - is the Insured Person or an Immediate Family Member;
- flight in an aircraft, except as a fare-paying passenger;
- dental treatment, except as otherwise provided, and only when Injury occurs to sound natural teeth;
- any loss for which benefits are paid under state or federal worker's compensation, employers liability, or occupational disease law;
- treatment in any Veteran Administration or Federal Hospital, except if there is a legal obligation to pay;
- cosmetic surgery, except for reconstructive surgery due to a covered injury;
- charges the Insured Person would not have to pay if he did not have insurance;
- eyeglasses, contact lenses, hearing aids;
- charges that are in excess of Usual, Customary, and Reasonable charges.

General Liability Insurance Coverage

Underwritten by United States Fire Insurance Co.

Who Is Covered

This program provides protection for the promoters, employees, staff, and volunteers against claims of bodily injury liability, property damage liability, personal and advertising injury liability, and the litigation costs to defend against such claims. There is no deductible amount for this coverage.

Coverage Includes Suits Arising Out Of:

- Injury or death of spectators
- Injury or death of volunteers
- Property damage liability
- Host liquor liability (non-profit)
- All activities necessary to conduct events
- Ownership, use, or maintenance of arena or event areas
- General negligence claims
- Cost of investigation and defense of claims, even if groundless

Exclusions

Abuse or molestation, aircraft, all acts of terrorism, asbestos liability, claims made by athletic participants, employment related practices, fungi and bacteria, hepatitis, HIV, HTLV, AIDS, transmissible spongiform encephalopathy, lead poisoning, nuclear energy liability, pyrotechnics activity, total pollution, violation of the CAN-SPAM act, war liability and liability for occurrences prior to the effective date of coverage. All of the above are subject to the terms and conditions of the policy. This brochure is a summary of the insurance plan as specified in the Policy that is on file with your organization. This brochure is subject to the terms and conditions of the Policy, which contains all benefits, limitations and exclusions as underwritten by United States Fire Insurance Company. In the event of a discrepancy, the Policy will prevail.