

**SCCA/SCCA PRO Master Insurance Plan 2009**  
**Summary of SCCA Participant Accident Coverage**  
**Written by ACE American Insurance Company**  
**through Wells Fargo Motorsports Insurance**

**General Description:**

This insurance provides coverage at various limits for the following categories of participants that are injured in event-related accidents at SCCA or SCCA Pro events.

<u>A. Coverage</u>	Non-SCCA/SCCA Pro Non-Member <u>Participant Limits</u>	SCCA/SCCA Pro Member <u>Participant Limits</u>
Medical Reimbursement (Excess)	\$10,000	\$1,000,000
Accidental Death	\$ 5,000	\$ 25,000
Dismemberment by schedule up to	\$ 5,000	\$ 10,000
Loss of Work	None	\$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 have signed an annual Release and Waiver or have signed a Release and Waiver for the event; 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. Medical treatment must be prescribed by a MD or DO.

Filing/Benefit Period: Must submit evidence of first medical expense within 60 days of injury. Benefits are payable for medical expenses incurred up to 156 weeks after the accident.

Participant Definition: Drivers, crews, officials of the race, announcers, ambulance crews, tow truck crews, pit gate workers, and all other persons bearing passes duly and officially issued by the Named Insured. (i.e. SCCA, SCCA Regions, SCCA PRO Racing, Ltd., and, in some cases, the track).

Exclusions/Limitations: Thrill shows, Workers' Compensation related injuries, alcohol/narcotic related injuries, eyeglasses/contact lenses, dentures, crowns or caps, suicide, intentional/self-inflicted injury, illness, unless developed as a result of the covered accident, pre-existing conditions, chiropractic care and/or cognitive therapy unless specifically authorized by the attending MD or DO. Reimbursement is limited to charges which do not exceed those generally charged for similar medical or dental care.

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

*This brief summary is provided to facilitate your understanding of SCCA's and SCCA Pro's insurance program. The actual policy terms, conditions, limitations and exclusions control.*