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# Insurance Program Summary

## Student Sports Accident Insurance

*Coverage is provided under the AOMA group policy*

**SPORTS ACCIDENT COVERAGE**—*This coverage is provided to all properly registered members of the CTF that are injured during a supervised taekwondo practice or AOMA sanctioned taekwondo event.*

Excess Medical Insurance for covered accidents	\$100,000
Medical expense incurred while traveling to and from a covered activity	\$100,000
Accidental Death and Dismemberment Benefit	\$5,000
Deductible (per accident)	\$500

### WHO IS INSURED?

Upon approval and implementation of the School's General Liability coverage, all properly registered members of the CTF with a current membership will automatically receive this coverage.

### WHAT EVENTS ARE COVERED?

- ⇒ Supervised practices at your CTF GOLD affiliated training facility.
- ⇒ CTF and any AOMA Sanctioned Tournaments
- ⇒ CTF and AOMA Sanctioned Training Camps
- ⇒ CTF and AOMA Sanctioned Seminars and Rallies
- ⇒ Demonstrations and other special events supervised by your instructors

### WHAT MEDICAL EXPENSES ARE COVERED?

If incurred within 365 days of the accident:

- Medical and surgical care by a physician
- X-rays
- Prescription drugs and medicines
- Dental treatment of sound natural teeth (\$250 per tooth per accident)
- Hospital care and service in semi-private or outpatient accommodations
- Ambulance service from the scene of the accident to the nearest hospital
- Orthopedic appliances necessary to promote healing

This is EXCESS coverage and does not cover benefits already payable under other insurance or medical service plans, however, if you have no health insurance, it becomes the primary coverage and will pay up to its limits.

### WHAT MEDICAL EXPENSES ARE NOT COVERED?

- Expenses paid by other plans, Worker's Compensation or similar plans, etc.
- Losses resulting from Suicide, self-destruction, or attempts at self-inflicted injury
- Losses while under the influence of drugs or narcotics, alcohol except where prescribed and taken in the proper dosages.
- Treatment of a hernia, Osgood Schlatter's disease, osteochondritis, appendicitis, osteomyelitis, cardiac disease or conditions, pathological fractures, congenital weakness, whether or not caused by a Covered Accident.
- Damage to or loss of dentures or bridges or damage to existing orthodontic equipment.
- Eyeglasses, contact lenses, or hearing aides.
- Travel by aircraft.

### I ALREADY HAVE HEALTH INSURANCE—WHY DO I NEED THIS COVERAGE?

In today's world of escalating medical costs and health insurance premiums, virtually everyone with health insurance has high deductibles and high co-pays. Even a relatively minor accident that results in a trip to the emergency room can result in \$1500 or more in out of pocket expenses AFTER your health insurance pays. With a higher deductible the out of pocket costs just keep growing. The Student Accident Insurance would reimburse all of your out of pocket expenses less the \$250.00 deductible.

### BENEFITS ARE PAID DIRECT TO YOU!

*This brochure is only a brief summary of the coverage available under the AOMA Insurance Program. If there is a conflict between the contents of this document and the policy, the terms and conditions of the policy will govern in all cases.*