



Professional Riders Organization

PRO offers a group accident program for 2015 for its members

Major features of our program include

- Coverage is for professional riders, grooms, farriers and equestrian professionals who work with horses full time
- Provides accidental death, dismemberment/loss of use, accident medical expense and accident disability benefits
- Covers all riding and equine-related activities in the U.S. and internationally including competitions, training, practice, lessons, travel and horse care

Effective Date December 1, 2014 – November 30, 2015

All members will receive the Base Plan:
The cost of \$181 will be covered by PRO.

Each member will have a Buy Up Option:
Additional cost of \$575.00 for the full year.

Base plan: Mandatory participation by all members

Accidental Death & Dismemberment/Loss of Use – \$15,000 maximum amount

Accident Excess Medical Expense – \$100,000 maximum benefit w/ \$5,000 deductible

Accident Disability – \$200 Weekly Indemnity Benefit

Buy up option

Accidental Death & Dismemberment/Loss of Use – \$100,000 maximum amount

Accident Excess Medical Expense – \$1,000,000 maximum benefit w/ \$5,000 deductible

Accident Disability – \$600 Weekly Indemnity Benefit

Benefits to members

- Every member gets the minimum coverage amount
- If the member purchases the buy-up, the base plan increases from the benefits shown to the buy-up option benefits. In short for that member the base plan goes away and the buy-up policy takes over

Medical claim examples

PRO Professional Member has other medical coverage.

Accident claim totals \$50,000, riders primary medical coverage pays \$35,000 leaving \$15,000 unpaid.

Zurich accident program has a \$5,000 per occurrence deductible, after which it pays 100% of usual and customary medically necessary covered expenses up to the limit of the policy (\$100,000 in the core plan and \$1,000,000 in the buy-up plan). So in this example, \$10,000 of the \$15,000 of unreimbursed expenses would be paid by the Zurich plan.

PRO Professional Member does not have other medical coverage.

Accident claim totals \$50,000. In this scenario the Zurich accident program would pay \$45,000 and the PRO Rider would pay the \$5,000 deductible.

Frequently asked claim questions

- 1) ***My primary medical coverage limits the amount of reimbursement and number of visits for certain medical procedures such as physical therapy or chiropractic. How will this plan work in these situations?***

The Zurich program provides for a total of 36 visits for physical therapy and/or chiropractic services.

- 2) ***How does the \$5,000 deductible work? Do I have to satisfy it once a year?***

The \$5,000 deductible applies to each covered accident or per occurrence. If you had two separate accidents within a calendar year you would have to satisfy the deductible each time.

- 3) ***How does the \$100,000 or \$1,000,000 accident medical limit work?***

These policy limits are for each accident or occurrence, so if you had the \$100,000 core plan and you had 3 separate accidents with claims of \$50,000, \$75,000 and \$100,000 you would be reimbursed for all three as they are separate occurrences.

- 4) ***Would the cost for a medical evacuation via air ambulance be covered?***

Yes, if it is determined to be medically necessary.

Definitions

- **AD&D – Accidental Death and Dismemberment:** If an Insured suffers a loss of life or a covered dismemberment as a result of a Covered Injury, the applicable amount shown in the Schedule will be paid. The loss must occur within 365 days of the Covered Injury.
- **AME – Accidental Medical Expense:** Usual and Customary expenses for Medically Necessary Covered Medical Service(s) incurred by the Insured resulting from a Covered Accident while participating in a Covered Activity, up to the Maximum Benefit selected will be considered. Coverage is provided in excess of the deductible and any other In Force Policy provided that:
 1. the first treatment or service occurs within ninety (90) days of the Covered Injury; and
 2. the medical expenses are incurred within fifty-two (52) weeks of the Covered Injury.If no In Force Policy exists, this Policy will pay benefits on a primary basis after the deductible has been satisfied.
- **Covered Loss of Use:** means total paralysis of a Limb or Limbs, which has continued for 12 consecutive months and is determined by our competent medical authority to be permanent, complete and irreversible.
- **AWI – Accident Weekly Indemnity:** If an Insured suffers a Covered Injury, which renders him or her Totally Disabled, the Accident Weekly Indemnity Benefit provided will be paid:
 1. the Total Disability occurs within thirty (30) days of the date of the Covered Injury;
 2. the Insured has satisfied the Benefit Waiting Period of (30) consecutive days; and
 3. the Insured is being attended to by a duly licensed Physician.Payments will begin on the first day after the Benefit Waiting Period and will continue for as long as the Insured is Totally Disabled, but will not exceed the Benefit Period of fifty-two (52) weeks. The amount of the payments will be equal to the amount shown on the Schedule.

Notice

This is an equine related accidental EXCESS medical and disability plan and does NOT cover non-equine related accidents or medical conditions. This is not a replacement for health insurance or state mandated worker's comp.