

General Participant Accident and Liability Insurance Information

As a "participant" and/or IHRA member, you are provided with certain insurance benefits at IHRA member tracks. IHRA members have a higher level of benefits. Highlights of those benefits are as follows:

I. PARTICIPANT ACCIDENT MEDICAL POLICY

A. Standard Member Track Event Limits:

1. \$ 10,000 Accidental Death & Dismemberment
2. \$ 10,000 Excess Medical Benefits for Non-IHRA Members; \$100,000 if IHRA member at the time of the accident, as determined solely by membership records of IHRA
3. 24/7 Accidental Death and Dismemberment: \$5,000 (Coverage is 24/7 – racing or non-racing for members only)
4. \$ 200 Per Week Disability Payments - 26 Weeks (13-week waiting period)

4. IHRA MEMBER CATASTROPHIC MEDICAL POLICY

Provides up to \$100,000 in excess medical benefits and up to \$10,000 in excess Dismemberment benefits to IHRA members, as determined solely by the membership records of IHRA, who sustain an accidental bodily injury while attending or participating in a covered drag racing event at IHRA member tracks.

INSURANCE SUMMARY

In the event an IHRA MEMBER PARTICIPANT (as defined in the policy) is accidentally injured at a covered IHRA Member Track event, the previously described coverages would be in effect for eligible medical expenses in the following order, and as applicable:

- Any other medical coverage available to a participant applies up to the limits of that policy or plan.

The Participant Accident policy for the International Hot Rod Association is an Excess Policy, which means that coverage is not available until all other insurance, self-insurance, or governmental plans (except Medicare and Medicaid) available to the participant are exhausted.

Coverage pays Reasonable Expenses for Medical or Dental care if:

- a) The first expense is incurred within 60 days after the accident: and
- b) The expense is incurred within 12 months after the accident.

Reasonable Expenses mean expenses that do not exceed those generally charged for similar Medical or Dental Care in the local area where treatment is rendered.

Medical or Dental care means the necessary medical, dental, or surgical treatment, services or supplies, hospital, nursing, and ambulance services. A legally qualified physician or dentist must provide all Medical or Dental Care to treat the injury, and all coverages are subject to specific limitations and exclusions.

The Participant Accident coverages described are provided by either Sports Insurance Specialist, Safehold, K&K Insurance, or WSIB Motorsports (depending on the provider choice of the IHRA member track). The policy limits vary depending on the type of event and if the injured person is an IHRA member at the time of his/her accident or not.

If you have general questions (not related to a specific claim) regarding Participant Accident coverages and your track is insured with Sports Insurance Specialist (SIS), you may contact David Laber at SIS 14033 Illinois Rd. Suite A, Fort Wayne, IN 46814. email dave@kicksomerisk.com. You may also contact Mr. Laber if you have questions regarding the IHRA Member Catastrophic coverage.

If you have general questions (not related to a specific claim) regarding Participant Accident coverages and your track is insured with Gallagher Motorsports, you may contact Ms. Vanessa Ayres at Gallagher Motorsports, 45 E. River Park Place West Fresno, CA 93720. Ms. Ayres can be reached at: (559)256-6535 or email her at vanessa_ayres@ajg.com You may also contact Ms. Ayres if you have any questions regarding the IHRA Member Catastrophic coverage.

If you have general questions (not related to a specific claim) regarding Participant Accident coverages and your track is insured with Wells Fargo, you may contact Ms. Trendolyn Walters at Wells Fargo Motorsports, P. O. Box 983, Houston, TX 77001-0983. Ms. Walters can be reached at (713) 871-2108 or email her at Trendolyn.Walters@safehold.com.com. You may also contact Ms. Walters if you have questions regarding the IHRA Member Catastrophic coverage.

If you have general questions (not related to a specific claim) regarding Participant Accident coverages and your track is insured with K&K Insurance, you may contact K&K Insurance Group, 1712 Magnavox Way, Fort Wayne, IN. 46801
You may also contact K&K
if you have any questions regarding the IHRA Member Catastrophic coverage.

If you've been injured and have questions regarding your claim, don't hesitate to contact the insurance company handling your claim. If you do not have any information about the insurance company handling your claim, please get in touch with the track where your incident occurred. The track official will provide you with the name and phone number of the insurance company.

(Coverage is, at all times, limited to the terms, conditions, and exclusions of the master policy)

Most Frequently Asked Questions from participant accident claimants

What coverage does the IHRA Participant Accident policy provide?

The Participant Accident policy pays up to the policy limit for 1) reasonable medical expenses incurred by a participant who sustains 2) an accidental race-related injury while 3) participating in a covered event. All medical treatment must be performed by a 1) legally qualified physician and must be 2) for the sole purpose of treating the injury. The policy also provides, up to the policy limits, a Disability benefit (subject to a waiting period) following a covered claim and an Accidental Death and Dismemberment benefit.

How do I file a claim?

Just complete the claims forms forwarded to you by the claims representative and return them to their office along with your medical bills if you have received any. Since coverage is "Excess", your medical bills must be processed under that coverage first. Any deductible, co-pay, and/or coinsurance amounts you are responsible for can be submitted. In most cases, in order for the claims representative to process payment to your doctor or hospital, you will need to provide a complete itemized statement, along with a copy of your insurance company's Explanation of Benefits (EOB).

Will the Participant Accident policy pay all of my bills if I don't have any other insurance? Since every insurance policy has exclusions and limitations, it is possible that the policy may only cover some of your bills. Common reasons for this include, but are not limited to:

1. The bill is higher than what a "reasonable expense" or a "usual and customary charge" should be in your area.
2. The injury is not considered accidental.
3. The bill is unrelated to the covered injury.
4. The doctor or hospital has not provided us with all of the information needed to pay the bill.
5. The bill is not covered under the policy (i.e., air ambulance charges).

I have other insurance. Will the Participant Accident policy pay all of the bills my insurance does not?

While the Participant Accident policy will reimburse you for any deductible or co-payment you may be responsible for, it will not reimburse you for charges that your insurance company does not pay because they exceed "reasonable expenses" or the "usual and customary" allowance.

What does "reasonable expenses" or "usual and customary allowance" mean? Is this just another way to avoid paying a claim?

Most medical plans exclude reimbursement for charges higher than those generally made in the local area where treatment is received. If your insurance company does not pay a bill in full because the charges exceed "reasonable expenses" or the "usual and customary allowance," those expenses are not likely to be paid under the Participant Accident policy.

Do I have any obligation to pay bills that have been turned down because they are higher than "reasonable expenses" or the "usual and customary allowance?"

When you receive treatment from a doctor or hospital, you usually sign an agreement with the doctor or hospital stating you are ultimately responsible for payment of their bill. However, you have the right to question the validity of the doctor or hospital's charges.

When will the bill from my claim be paid?

Normal processing time is three to four weeks from the date the claims representative receives your bill and all the essential paperwork. Please be sure that your submission of paperwork is complete to avoid any delays.

Some of my bills are over 30 days old. Why haven't they been paid?

Since the Participant Accident policy is excess over your Health insurance coverage, you need to be sure you provided a copy of the Explanation of Benefits (which indicates what they paid or denied on your medical expenses).

The claims representative may be waiting for additional information requested from the provider. You can help them call your provider and get the requested information if this situation exists.

The claims representative may have yet to receive the bill. If you need more clarification, resubmit it.

This is only a brief description of the Participant Accident policy's coverage. All claims are subject to policy provisions, limitations, and exclusions.