

## ACCIDENT INSURANCE FAQs

### WHO IS COVERED?

Referees and all registered members of National Collegiate Rugby including coaches and players.

### WHAT IS COVERED?

Accidental injury that occurs at National Collegiate Rugby sanctioned activities while a registered member.

### DO I HAVE TO BE REGISTERED TO BE ELIGIBLE FOR THE INSURANCE?

Yes, you must be a member of NCR prior to any injury to be eligible for coverage. Your registration will be confirmed at the time your claim form is submitted.

### WHAT MEDICAL COSTS ARE COVERED UNDER SPOT?

Spot's plan covers costs from your doctor-recommended treatment plan up to \$10,000 for any covered physical injury as long as it is carried out by a licensed medical professional. Your treatment plan could include diagnostic scans, hospital stays, ER visits, surgeries, and emergency transportation. Basically, anything your licensed medical professional recommends that you need to recover from your accident. Unfortunately, your spiritual healer's plan is on you.

### IS SPOT HEALTH INSURANCE?

No, Spot is not health insurance. Spot's plan provides coverage for reimbursement of medical bills incurred for injuries stemming from accidents. As much as we'd like to help you with your stomach flu (drink plenty of fluids!), that's just not our thing. General illness and sickness are not included in your policy coverage.

### HOW DOES THE \$10,000 COVERAGE AMOUNT WORK?

Each accident you have is eligible for up to \$10,000 in coverage.

### WHAT IS A DEDUCTIBLE?

A deductible is the amount the registered member has to pay before the policy will pay a monetary benefit.

### HOW CAN I PURCHASE SPOT PRO COVERAGE?

If you would like more coverage, you now have the option to purchase Spot with your NCR membership and be covered for up to \$25,000 with no deductible for a one time payment of \$12.50 for the year. To learn more and purchase, visit [ncr.getspot.com](http://ncr.getspot.com).

## **IF I HAVE PRIMARY INSURANCE, SHOULD I FILE A CLAIM?**

Yes, you can still file a claim with Spot if you have primary insurance. When you start your claim, you will be asked to provide your primary insurance information. This policy is an excess accident medical policy and is designed as a supplement to your medical insurance.

## **IF I DO NOT HAVE PRIMARY INSURANCE, HOW WILL THIS INSURANCE RESPOND?**

There is a \$5,000 deductible regardless if you have health insurance or not. Once the accident policy deductible is met, your Spot policy will pay the remaining costs up to the policy limit of \$10,000.

## **HOW DO I ACCESS MY SPOT ACCOUNT?**

[Click here](#) to access your Spot account. If this is your first time logging in, you will first have to activate your account [here](#). Your Spot account is associated with the email address you used for your NCR registration. You can access your digital Spot ID card, policy documents, claims form and more right from your Spot account dashboard. If you need help logging into your account, email [support@getspot.com](mailto:support@getspot.com) or chat us on the Spot website.

## **HOW DO I FILE A CLAIM?**

Log into your [Spot account](#) and follow the steps to file a claim right from your account dashboard. As you fill out the claims form, be as thorough and detailed as possible. The less information the claims team has to hunt down, the speedier the process. As soon as you've submitted all of your bills, explanation of benefits (if applicable), and an incident report from NCR (if you have one), the claims team will verify your accident is covered. Once verified, you will either receive a check for your total out-of-pocket costs associated with your accident or we will pay your provider directly.

Alternatively, you can show your Spot digital ID card (available to view in your [Spot account](#)) to your provider and have them submit your bills directly to us. This will start a claim on your behalf and you will be notified to log into your Spot account and provide any additional information (if needed), finalize and submit your claim.

## **WHO IS THE INSURANCE CARRIER?**

Coverage is underwritten and claims are serviced by Mutual of Omaha Insurance Company.

## **ARE THERE EXCLUSIONS TO THIS INSURANCE COVERAGE?**

A few! General illness and sickness, pre-existing conditions and overuse injuries (wear and tear) are not included in your policy coverage. Please refer to the Summary of Coverage on the NCR Rugby Insurance page for a full list of exclusions.

## **WHAT IS ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE?**

These are benefits in the event of death due to a covered occurrence (while at a sanctioned NCR practice or event). Additionally, there are scheduled benefits due to the loss of a hand(s), foot(s), eye(s), speech, hearing and quadriplegia, paraplegia or Hemiplegia. Please refer to the Summary of Coverage.