

Arch’s individual accident insurance plan is designed to provide protection for your child taking part in covered sports activities and events. It helps reimburse you for out-of-pocket covered medical expenses incurred by your child as a result of accidental injuries while participating in covered activities.



## The Value of Accident Insurance

This insurance may reimburse a range of out-of-pocket expenses, including co-pays, deductibles, medical bills related to hospitalization, surgery, and rehabilitation. This insurance pays on an excess basis. Accident insurance specifically provides reimbursement for out-of-pocket medical costs related to accidents and injuries that occur during a covered activity up to the stated benefit limit in your policy. This coverage also includes Accidental Death and Dismemberment benefits for you while participating as a spectator of your child’s covered activity and for your child while participating in a covered activity. Accident insurance is not an alternative or replacement to comprehensive medical or major medical coverage. It is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act (ACA).

## About Arch Insurance

Arch Accident & Health is a division of Arch Capital Group, a publicly traded company listed as ACHG on the S&P 500, consistently holding strong ratings of A or higher from leading credit rating agencies. For the latest ratings, visit <https://ir.archgroup.com/credit-br-ratings/default.aspx>.

## How to File A Claim

Our claims process involves notifying Arch’s claims department of the accident, submitting required documents, and providing evidence of the accident’s cause. This can be started at <https://www.archaccidenthealth.com/report-a-claim/>. Arch claims will review the claim and provide benefits as specified in the policy.

## What types of sports are covered?

We cover a wide range of sports, including:

- Baseball
- Basketball
- Cheerleading
- Figure Skating
- Football
- Gymnastics
- Hockey
- Lacrosse
- Soccer
- Softball
- Swimming
- Track and Field
- Volleyball
- And many more!

## THE ARCH DIFFERENCE



Superior Service



Longevity



Responsiveness



Stability



Culturally Inclusive

Policy benefits described herein supplement health insurance and is NOT a substitute for major medical or other comprehensive health insurance coverages.

Insurance coverage described is underwritten by Arch Insurance Company, NAIC #11150, a member company of Arch Insurance Group Inc. The policy contains reductions, limitations, and exclusion provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions and may vary by jurisdiction. Please refer to your policy for detailed terms and conditions