



## United States Bowling Congress Accident Insurance Summary for Bowling Lane Inspectors

The following information is a brief summary of accident coverage provided to lane inspectors for USBC and USBC local Associations. For complete policy details or if you have questions or need assistance with these insurance programs, contact Elizabeth Day or Jim Dickenson at Frost Insurance. 1.888.767.3627 or e-mail at [elizabeth.day@frostinsurance.com](mailto:elizabeth.day@frostinsurance.com) or [jim.dickenson@frostinsurance.com](mailto:jim.dickenson@frostinsurance.com).

Coverage applies when accidental bodily injury results in a covered loss while the lane inspector is conducting bowling lane inspections at bowling centers on behalf of USBC and USBC local associations.

**Insurance Company:** Chubb (Federal Insurance Company)

**Policy Number:** 99062163

**Coverage Effective Date:** 8/1/11 – 8/1/12

### Schedule of Benefits:

Accidental Death or Dismemberment Benefit Amount: \$10,000

<u>Accidental Loss of:</u>	<u>Percent of Benefit Amount</u>
Life	100%
Speech and Hearing	100%
Speech and one of: Hand, Foot or Sight of an Eye	100%
Hearing and one of: Hand, Foot or Sight of an Eye	100%
Both Hands, Both Feet, Sight of Both Eyes or a combination Of any two of a Hand, Foot or Sight of an Eye	100%
One Hand, One Foot, or Sight of an Eye	50%
Speech or Hearing	50%
Thumb and Index Finger of the same Hand	25%

Excess Accidental Medical Expense Benefit Amount: \$25,000

Deductible per Claim: \$ 100

Dental Limit: \$ 1,000

Physical Therapy Limit: \$ 1,000

Orthopedic Appliance Limit: \$ 1,000

The insurance company will determine the reasonable and customary charges for covered medical expenses and will then reduce that amount by amounts already paid or payable by any other plan. They will pay the resulting amount, less the deductible, but in no event will they pay more than the benefit amount. Medical care & treatment expenses must begin within 90 days of the accident, and be incurred within 52 weeks of the date of accident. Restrictions or exclusions do apply for certain charges and services.

A maximum limit of insurance of \$50,000 for all coverages applies per accident.

### To File a Claim:

Provide written notice of claim to Elizabeth Day or Jim Dickenson at Frost Insurance, 4200 S. Hulen St., Ste. 330, Fort Worth, TX 76109; by phone at 1.888.767.3627; or email at [elizabeth.day@frostinsurance.com](mailto:elizabeth.day@frostinsurance.com), or [jim.dickenson@frostinsurance.com](mailto:jim.dickenson@frostinsurance.com).