

Nonprofit Volunteer Accident Plan for Trade and Professional Associations >>

Support the volunteers who support you with affordable accident insurance protection



- Excess Accident Medical Expense Benefits
- Accidental Dismemberment & Paralysis Benefits
- Accidental Death Benefits
- Optional Temporary Total Disability Benefits

The **Nonprofit Volunteer Accident Plan** offered through Aon Association Services is specifically designed to help provide affordable accident insurance protection for organizations like yours who depend on volunteers.

- If a covered accident occurs, volunteers have access to benefits.
- Providing coverage to your volunteers could help avoid a potential lawsuit if someone is seriously injured.
- Volunteers are covered as they commute between home and their place of service.
- With the optional Temporary Total Disability, you can help protect a portion of a volunteer's wages should they miss work due to a covered accident.

Benefits & Features >>



Excess Accident Medical Expense Benefits

The Nonprofit Volunteer Accident Plan will pay medical benefits (in excess of any primary coverage) for the covered expenses listed below that result directly from injury caused by a covered accident:

Medical expenses include, but are not limited to (Please see policy for a full description of benefits):

- Hospital semi-private room and board (or room and board in an intensive care unit)
- Hospital ancillary expenses (including, but not limited to, use of the operating room or emergency room)
- Services of a doctor
- Ambulance service to a hospital
- Laboratory tests, diagnostic X-rays, MRIs, and CAT scans

And much more!

Accident Medical Expense Benefits are only payable:

- For those medically necessary expenses that a volunteer receives
- If the first incurred expenses are within 90 days from the date of the covered accident
- For usual and customary charges incurred after the deductible (if any) has been met

Accidental Death & Dismemberment Benefits

The Nonprofit Volunteer Accident Plan will pay benefits if a volunteer is injured in an accident and, within 365 days of that covered accident, suffers a covered loss. If multiple losses occur, only one benefit amount—the largest—will be paid for all losses due to the same covered accident.

Optional Temporary Total Disability Benefits

If elected, an insured volunteer becomes "totally disabled" as a result of a covered accident within 30 days of the accident that caused the injury, the Nonprofit Volunteer Accident Plan will pay a Temporary Total Disability benefit. This benefit will be payable after a 30 day waiting period, and the benefit will be retroactive to the first day of total disability. This benefit is payable weekly up to age 70 for a maximum of 13 weeks. An insured volunteer must provide satisfactory proof of continuing total disability. No benefits are payable under this program if the insured volunteer had no earnings from an occupation, job, or work being performed at the time of the accident causing the injury.

Please see policy for a list of covered losses, limitations and exclusions that apply to these benefits. Benefits will be paid according to the terms and conditions of the policy issued to, or on behalf of your organization, including eligibility, scope of coverage, term of coverage, and the benefits payable for covered accidents.

Schedule of Benefits >>

The following benefits apply to covered activities and covered volunteers only.

Eligibility	All registered volunteers of the proposed participating organization. <i>(Property owner associations (HOAs & COAs), and volunteer police and fire departments not eligible.)</i>
Minimum Premium (Silver Plan Option)	\$220.00* per annual policy <i>(coverage for up to 53 volunteers)</i> *Rates per person per year are listed in the below Maximums chart
Minimum Premium (Gold Plan Option)	\$260.00* per annual policy <i>(coverage for up to 56 volunteers)</i> *Rates per person per year are listed in the Benefit Maximums chart
Policy Period (Effective Date)	Coverage will be made effective on the later of the date your application is received or the date you request insurance to begin. The coverage period is one year from the policy effective date.
Excess Accident Medical Expense Benefits	
• Benefit Maximum:	\$100,000 Silver Plan Option • \$250,000 Gold Plan Option
• Maximum Benefit Period:	365 days from the date of the covered accident
• Incurral Period:	90 days from the date of the covered accident
• Deductible:	\$0
• Maximum for Dental Expenses:	\$250 per tooth
• Scope of Coverage:	Excess to any primary medical coverage a volunteer may have. If a volunteer does not have primary medical coverage, the excess accident medical would become their primary coverage.
Accidental Death & Dismemberment Benefits	
• Principal Sum:	\$50,000 for Accidental Death up to \$100,000 for Accidental Dismemberment & Paralysis
• Time Period for Loss:	90 days from the date of a covered accident
• Aggregate Limit:	\$500,000
Optional Temporary Total Disability Benefits	
• Weekly Lost Wages Payable:	\$200 per week
• Waiting Period:	30 days
• Maximum Benefit Period:	13 weeks**

Benefit Maximum >>

The Aggregate Limit is the maximum payable during the policy year for covered Accidental Death and Accidental Dismemberment & Paralysis claims only. Accident Medical Expense Benefits and Temporary Total Disability Benefits are not subject to the annual Aggregate Limit.

	Accident Medical Limit	Deductible	Accidental Death Principal Sum	Accidental Dismemberment & Paralysis Principal Sum	Accidental Dismemberment & Paralysis Aggregate Limit	Rate*
Silver Plan Option	\$100,000	\$0	\$50,000	\$100,000	\$500,000	\$4.10 per person per policy term
Gold Plan Option	\$250,000	\$0	\$50,000	\$100,000	\$500,000	\$4.60 per person per policy term

Optional Temporary Total Disability

Temporary Total Disability Benefit Amount	Maximum Benefit Period	Rate
\$200 per week	13 weeks**	\$1.10 additional per person, per policy term

**Benefits will be paid retroactive to the first day of disability provided the waiting period is satisfied.

Coverage for Trade and Professional Associations is only available in: **AL, AK, AR, CA, CT, DC, DE, GA, ID, IN, IA, KS, ME, MD, MS, MO, MT, NV, ND, PA, RI, SD, TX, UT, VA, WY.**

3 simple ways to apply ...

- 1| Email completed application to volunteeraccidentinfo@aon.com
- 2| Fax completed application to **800-701-1982**
- 3| Mail completed application with your check payable to Aon Association Services, P.O. Box 392077, Pittsburgh, PA 15251-9077

Please call **855-4AONVAP** with any questions or for more specific product information.

The Program is underwritten by ACE American Insurance Company, a member of the ACE Group of Companies. This information is only a brief description of the important features of the insurance plan. Any description, summary or highlights of coverage are for general informational purposes only. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued to or on behalf of your organization. The policy is subject to the laws of the state in which the policy is delivered. Coverage may not be available in all states or certain terms may be different if required by state law. Please keep this information as a reference.

Aon Association Services is the brand name for the brokerage and program administration operations of Affinity Insurance Services, Inc. (AR 244489); in CA & MN; AIS Affinity Insurance Agency, Inc. (CA 0795465); in OK, AIS Affinity Insurance Services Inc.; in CA, Aon Affinity Insurance Services, Inc. (0G94493); Aon Direct Insurance Administrators and Berkely Insurance Agency; and in NY, AIS Affinity.

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