

ACCIDENT INSURANCE FOR AMERICAN MOUNTAIN GUIDES ASSOCIATION

WHO IS COVERED?

All enrolled current members of American Mountain Guides Association.

WHAT IS COVERED?

Accidental injury that occurs while participating in mountain guiding activities (whether you are working or not), including but not limited to, hiking, camping, skiing (including backcountry) snowboarding, splitboarding, rock climbing (not free solo climbing), bouldering (indoors or outdoors) mountain biking, kayaking, rafting, trail running, canyoneering, alpine rock, snow or glacier climbing and high altitude mountaineering in the United States.

WHAT IS AN ACCIDENT?

Accident means an unexpected and unintended event, independent of sickness and all other causes, which causes injury to the insured.

WHAT ARE THE BENEFITS?

Accidental Death, Specific Loss & Paralysis

Principal Sum Amount: \$5,000

Loss Period: Loss within 365 Days of Injury

Paralysis Benefit

Hemiplegia: 50% of Principal Sum

Paraplegia: 75% of Principal Sum

Quadriplegia: 100% of Principal Sum

Loss Period: Within 60 days after the date of the accident and continuing for one year

Heart or Circulatory Malfunction:

Malfunction Loss Period: Occurs within 72 hours after participation

Loss of Life Benefit: \$5,000

Loss of Life Loss Period: Loss within 90 days of injury

Medical Expense for Accident-Full Excess

Maximum Benefit Amount: \$20,000 per Injury

Deductible (Corridor): \$0 per Injury

Loss Period: Initial treatment received within 30 days of Injury

Benefit Period: Benefits payable for 52 weeks from accident date



Dental Expense (covers injuries to sound natural teeth)
Maximum Benefit: 100% of Allowable Expense

Prescription Drug Expense
Maximum Benefit: 100% of Allowable Expense

Outpatient Physical Therapy Expense
Maximum Benefit: 100% of Allowable Expense

WHAT IS NOT COVERED?

We will not pay benefits for a loss due to or expenses incurred for:

1. intentionally self-inflicted injury, suicide while sane;
2. Injury caused by, attributable to, or resulting from the Insured's Intoxication;
3. Injury caused by, attributable to, or resulting from the Insured's use of a Controlled Substance unless administered on the advice of a Physician and taking the prescribed dosage;
4. operating a motor vehicle under the influence of a Controlled Substance unless administered on the advice of a Physician and taking the prescribed dosage;
5. operating a motor vehicle while having a blood alcohol level that equals or exceeds the legal limit for operating a motor vehicle in the state or jurisdiction where the Injury occurred;
6. commitment of or an attempt to commit a felony, or engagement in an illegal activity;
7. an act of declared or undeclared war;
8. active duty service in any Armed Forces;
9. operating, learning to operate, or serving as a pilot or crew member of any aircraft unless specified in the Insured Risk section of this policy;
10. injuries associated with activities or travel outside the United States;
11. sickness, disease, regardless of how contracted. This does not exclude bacterial infection that is the natural and foreseeable result of an Injury or accidental food poisoning;
12. orthodontic braces or appliances;
13. any loss for which benefits are paid under state or federal worker's compensation, employers' liability, or occupational disease law;
14. a charge which is in excess of the Reasonable Allowable Expense;
15. eyeglasses, contact lenses, hearing aids, or related examinations or prescriptions;
16. treatment of a hernia.



TABLE OF BENEFITS FOR ACCIDENTAL DEATH AND SPECIFIC LOSS

Loss of Life:	Principal Sum
Loss of Both Hands:	100% of Principal Sum
Loss of Both Feet:	100% of Principal Sum
Loss of Entire Sight of Both Eyes:	100% of Principal Sum
Loss of One Hand and One Foot:	100% of Principal Sum
Loss of One Hand and Entire Sight of One Eye:	100% of Principal Sum
Loss of One Foot and Entire Sight of One Eye:	100% of Principal Sum
Loss of Speech and Hearing:	100% of Principal Sum
Loss of Entire Sight of One Eye:	50% of Principal Sum
Loss of Speech or Hearing:	50% of Principal Sum
Loss of One Hand or One Foot:	50% of Principal Sum
Loss of Thumb and Index Finger:	25% of Principal Sum
Quadriplegia (complete loss of function) of Four Limbs:	100% of Principal Sum
Paraplegia (complete loss of function) of Both Lower Limbs:	75% of Principal Sum
Hemiplegia (complete loss of function of one side of the body with involvement of the arm and leg):	50% of Principal Sum

Coverage is underwritten and claims are serviced by Mutual of Omaha Insurance Company. American Mountain Guides Association is the policyholder for accident insurance that covers AMGA members. Coverage is subject to the terms, conditions, and exclusions of the policy.

QUESTIONS? EMAIL US AT SUPPORT@GETSPOT.COM