

National Casualty Co.



What is it?

National Casualty's GrouProtectorSM Accident Insurance for Clubs is a practical insurance plan that provides accident medical coverage to individuals and groups engaged in a wide variety of club activities. It gives all eligible persons the security they need and deserve.

Individual names are not required as **100% of all eligible persons must be insured.**

Each person is protected — as well as the group itself — because all eligible persons are automatically covered.

Voluntary enrollment plans are not available.

All cases are subject to the acceptance of the risk.

Cases producing over \$15,000 of premium are also subject to our review of prior claims experience.





What are the covered activities?

Club activities (excluding snow skiing and league sports) sponsored and directly supervised by the plan sponsor.

Who is covered?

- All members; and
- Guests who attend meetings for the purpose of being encouraged to become members

Is there a choice of benefits?

Yes. You may choose any of the four classes available.

What is the difference between our primary medical and excess medical plans?

- **Our Primary Plan**—is usually “first in line” to pay a claim. It pays covered expenses regardless of most other plans.
- **Our Excess Plan**—is usually “last in line” to pay a claim. It does not pay covered expenses to the extent they are collectible under most other plans. Thus, we need to know what others pay before we will pay. If there is no coverage, we will pay the same as primary.

Excess essentially “fills in” other plans’ deductibles and coinsurance as well as pays remaining covered expenses after others have exhausted their benefits. If our excess plan has a deductible, it is “out-of-pocket” and cannot be satisfied by other plans.

Availability of Primary and Excess plans varies. Please refer to Item 5 of the application and “Note” below the **Fraud Warnings**.

What are the policy exclusions and Limitations?

We will not pay benefits for expenses incurred for:

- (1) the examination, prescription, purchase or fitting of eye-glasses, contact lenses, or hearing aids;
- (2) treatment by a person employed or retained by the plan sponsor or its subsidiaries or affiliates and for which no charge is normally made; or
- (3) care or treatment by a person who ordinarily lives in the insured’s home or is a parent, grandparent, spouse, brother, sister, or child of either the insured or the insured’s spouse (if a NJ contract, care or treatment furnished by a member of the insured’s immediate family).

Nor will we pay benefits for loss or expenses resulting from:

- (4) intentional self-destruction or an attempt at it or intentional self-inflicted injury (if MO contract, while sane);
- (5) war or an act of war, declared or undeclared, act of terrorism; or
- (6) air travel unless the insured is a passenger on a regularly scheduled flight of a properly licensed commercial airline.

How do you apply for coverage?

1. Complete items 1, 2, 5 and 6 on page 3. Date and sign where indicated.
2. Complete the “Premium Report” on the reverse side of the application. Date and sign where indicated.
3. Fax or mail (please see “Submitting the application” on pg. 6) completed application and Premium Report, along with your check made payable to National Casualty, to your National Casualty agent before the desired effective date.

When we receive your completed application, Premium Report and premium payment, we will send your policy, certificates (if required in your state), claim forms and instructions.

Premium Report (must be completed and sent in with the Application.)

Name of Club:	Anticipated Number of Eligible Memberships	Annual Premium Rate per Eligible Memberships	Premium Due
_____	Individual Memberships	x \$	= \$
_____	Family Memberships	x \$	= \$
Club Activities Include: _____ _____	Total Premium Due (Subject to annual minimum*)		\$
* The annual minimum premium per policy term is \$225 for primary medical coverage and \$175 for excess medical coverage.			
I certify that to the best of my knowledge and belief: (1) the preceding information is correct and complete; (2) premium is being paid for the total number of eligible persons who are anticipated to be insured during the policy term; and (3) the premium is being paid entirely by the plan sponsor with no contribution made by the eligible persons toward the cost of the insurance.			
Age Range of Members: _____ to _____ years of age			

Date

Signature of Applicant

by

Day Telephone Number

Fax Number

E-mail Address

Note: If additional space is required, use a separate sheet. For authorized checking account withdrawal (also called Automated Clearing House "ACH") or to pay by credit card call 1-800-525-8669.

Here are the benefits

Death Benefit—If, as a result of injury, an insured dies within one year from the date of the accident causing the injury, we will pay the death benefit less any specific loss benefit paid because of the same accident. The one year limit does not apply in a PA or WV contract.

Specific Loss Benefit— If, as a result of injury, an insured suffers a specific loss within one year from the date of the accident causing the injury, we will pay:

Specific Loss	% of Face Amount
Each Arm	75%
Each Leg	75%
Each Hand	50%
Each Foot	50%
Sight of Each Eye	50%
Speech	50%
Hearing of Each Ear	25%
Thumb & Index Finger of Same Hand	25%

The total payment for all of the losses of an insured because of any one occurrence will not be more than the face amount shown in the application. The loss of the thumb and index finger of the same hand benefit will not be paid if the loss of the hand or arm benefit applies to the same limb. The loss of the hand or foot benefit will not be paid if the loss of the arm or leg benefit applies to the same limb.

Medical Expense Benefit—If, as a result of injury, an insured incurs covered expenses starting within 90 days from the date of the accident causing the injury we will pay, less the deductible (if any) shown in the application and not to exceed the overall maximum benefit amount, all covered expenses incurred within 3 years from such date.

Covered expenses means the reasonable and customary charges for local (“local” not applicable in a CT contract) professional ambulance service to or from a hospital and/or surgical center as well as the following reasonable and customary charges for treatment, services, and supplies provided or prescribed by a doctor:

- (1) hospital or surgical center care;
- (2) medical treatment;
- (3) nursing care provided by a licensed nurse;
- (4) X-rays and lab exams;
- (5) prescription drugs and therapeutic services and supplies;
- (6) dental treatment as a result of injury to sound, natural teeth (natural teeth in SC); and
- (7) the following licensed home health care agency services and supplies provided instead of an otherwise required hospital or skilled nursing home confinement:
 - (a) physical, occupational, respiratory, and speech therapy,
 - (b) the services of a home health aide, and
 - (c) medical supplies.

If excess medical has been elected, we will not pay benefits for, nor can this plan’s deductible (if any) be satisfied by, covered expenses to the extent that they are collectible under certain other policies and/or health plans as stated in the policy.

Coverage is provided under policy form No. GR-9951-2.

Certain provisions of the policy are summarized in this brochure. All benefits are subject to the policy, which alone constitutes the agreement under which payments are made.

The Renewal and Termination Conditions

The policy may be renewed with our consent for future terms of one year each by payment of the premium due at the rates in effect at the time of renewal. We may terminate the policy (subject to certain conditions in WV) at 12:01 A.M. on any renewal date by giving the plan sponsor 31 days (60 days in LA, NV and WI) prior written notice.

An insured’s coverage will end on the first of these to occur:

- When he or she is no longer an eligible person
- The date to which premium has been paid
- The termination date of the policy

Termination of coverage will not affect a claim which occurs before the coverage ends.

This policy provides Limited Accident Insurance only.

The policy does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

This policy does not provide coverage for legal liability.

Warning

(NY) The insurance offered in this brochure is: (1) not a deposit; (2) not insured by the Federal Deposit Insurance Corporation; and (3) not guaranteed by the bank, trust company, savings bank, savings and loan associations, federal savings association or national bank.

A.M. Best's Rating for National Casualty Company is A+ (Superior). A.M. Best Co. has been a leading independent source of insurer financial ratings since 1899.

Submitting the application

There are 3 ways to submit an application for coverage.

Fax: Fax the completed application and the automated clearing house (ACH) form found by going to www.groupprotector.com. Click on the [National Casualty Brochures and Applications](#) link. Select the "ACH check by phone form" at the top. Fax to: Specialty Health (413)214-7761

Phone: Call 1(800)525-8669. You will be asked to fax your application to (413)214-7761 and submit payment by check, Visa® or MasterCard®. Available Mon-Fri 8am-4:30pm EST.

Mail: Mail the completed application, Premium Report and premium payment to:
Specialty Health
National Casualty Company
P.O. Box 1970
Springfield, MA 01101

Contact Us

Toll Free: (800)525-8669

Fax: (413)214-7761

E-Mail: groupprotector@consolidatedhealthplan.com

Website: groupprotector.com

Fraud Warnings

- (CA) For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
- (LA) Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- (MO) An insurance company or its agent or representative may not ask an applicant or policyholder to divulge in a written application or otherwise whether an insurer has canceled or refused to renew or issue to the applicant or policyholder a policy of insurance. If a question(s) appears in this application, you should not renew it.
- (NY) Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.
- (PA) Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
- (PR) Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggregated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a maximum of two (2) years.
- (WA) Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.
- (All Other States) Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and/or civil penalties.
- Note:** These plans are available in DC, PR, VI and all 50 states. Horseback riding clubs, senior citizens clubs, swim teams and similar groups are not eligible under this brochure—please contact Nationwide Specialty Health at our Office for these groups at 1-800-525-8669.



Administered by Consolidated Health Plans—Springfield, Massachusetts

Underwritten by National Casualty Company.

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