

# Get the right coverage for your group.

Visit grouprotector.com to learn more or call 1-844-203-2691 (8 - 5 PM ET, M-F).

Nationwide, the Nationwide N and Eagle and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2017 Nationwide SHC-0161AO.1 (07/17)

# Nationwide<sup>®</sup> is on your side

SPECIAL EVENTS

# Make the adventure a memorable one.

GrouProtector<sup>sM</sup> helps you plan for the unexpected.







When hosting an event such as a fund-raiser, parade, class trip or pageant, you want it to be special. But sometimes accidents happen. That's why we offer GrouProtector<sup>™</sup> group accident medical insurance — to give you peace of mind and allow you to focus on the success of your event.

Our policy provides medical expense benefits as well as death and specific loss benefits to all people working and attending the event.

### Providing options to build the best policy for your group.

Our online portal at grouprotector.com makes it easy to compare plans, get a quote and purchase coverage for your group. Options include Primary or Excess Medical Plans.

### Primary (first-to-pay) medical plan

- Ideal for groups with participants generally not covered by other insurance
- Typically the first plan to pay claims after a covered event
- Pays covered expenses regardless of other insurance coverage
- Payments from other insurance coverage may be reduced in coordination with policy benefit limits

### Excess (next-to-pay) medical plan

- Ideal for groups with participants generally covered by other insurance
- Typically the last plan to pay claims after a covered event
- Will not pay covered expenses to the extent paid by other insurance coverage
- Essentially pays for other plans' deductibles and coinsurance
- Also pays remaining expenses after benefits are exhausted from other plans

Depending on coverage levels, availability of primary and excess plan can vary. Deductibles for excess coverage must be paid out-of-pocket and cannot be paid for by other insurance plans.

Nationwide<sup>®</sup> is on your side

## SPECIAL EVENTS

Group members covered under the plan

You have two choices of who can be covered:

- Event participants only
- Event participants and staff

Whichever option you choose, 100% of those individuals are insured. Coverage for spectators may be added to either option for additional premium.

### Covered activities

A variety of group activities are covered:

- Air Trip Tour
- Amateur Theater
- Amusement/
- Water Park Outing Adult Study School
- Backpacking Trip Tour
- Battle Re-Enactment
- Beauty Contest
- Biathlon Bicycling
- Bible School
- Bicycle Trip Tour
- Boating
- Bowling
- Cave Exploring
- Repelling
- Dance
- Darts
- Derby
- Donkey Sports
- Fashion Show

This is a summary of the coverage available. Certain exclusions and restrictions may apply. Please visit grouprotector.com for a complete description of these insurance plans.

The information provided in this brochure is only a brief description of the plan benefits. It is not intended to constitute a policy or certificate. Limitations and exclusions apply.

- Fund-Raising Drive
- Golf
- Hay Ride
- Hiking
- Horseback Riding
- Hunting
- Jogging
- Martial Arts
- Pageant
- Picnic
- Museum Outing
- - Parade

- Marathon
  - Manual
  - Training School

- Exhibit

- Festival
- Field Study
- Fishing
- Gymnastic
- Haunted House

- Prom
- Recital
- Reunion
- Rafting Trip or Tour
- Science
- Scuba/Skin Diving
- Shooting Match
- Skating Soap Box
- Snowboarding
- Snow Ski Trip Tour
- Swimming
- Triathlon
- Volunteer Construction and/or Repair Work
- Walk-A-Thon
- Water Trip Tour
- Wedding
- Weightlifting
- Whitewater Boating
- Zoo Outing

GrouProtector Group Accident Medical insurance from Nationwide®