



All about my: Participant Accident Policy

WHAT IS IT?

This is a “good will” policy. You choose when to offer it to an injured participant – no fault is needed! You can use it to help ease the burden of an injured party’s medical bills.

WHY IT IS HELPFUL?

Offering this relief will often keep the injured party from seeking an attorney to cover medical bills. Bringing an attorney into the picture could potentially lead to a larger General Liability claim.

WHEN DO I OFFER IT?

Keep it figuratively in your back pocket until you need it, waiting a few days to see how things play out first. Discuss with your agent the incident and how your follow-ups have gone with the injured party.



WHAT DOES IT COVER?

This covers the injured party’s associated medical expenses only. It is not applicable to hotel charges, lost wages, or pain/suffering. If the injured party has health insurance, their own insurance will be primary and this will come in secondary.

WHAT HAPPENS AFTER I OFFER IT?

It’s entirely out of your hands! Once you give the injured party the form to fill out and to submit to the insurance carrier, they choose what to do with your offering. You will not receive any updates from the carrier.

Have more questions? Reach out to your risk advisor for additional guidance!