

**NOTE:** This brochure is intended only to offer a general explanation of plan benefits. It is not a policy of insurance, conveys no coverage and in no way changes or effects the policy as actually issued. Refer to the master policy for a complete description of the coverage benefits, exclusions and definitions.



ARRANGED BY:

Western Specialty Insurers

**WESTERN SPECIALTY INSURORS**

P.O. Box 310  
Pleasant Hill, MO 64080-0310  
1-888-866-3550

**CLAIMS FACILITY**

Health Special Risk, Inc.  
4100 Medical Parkway  
Carrollton, TX 75007  
877-534-PONY (7669)  
Fax: 972-512-5803  
E-Mail: rodeo@hsri.com

UNDERWRITTEN BY:

**MUTUAL OF OMAHA INSURANCE COMPANY**  
3300 Mutual of Omaha Plaza; Omaha, NE 68175

and

Member Travel AD&D  
Underwritten By:

**AXIS INSURANCE COMPANY**  
Home Office; Chicago, Illinois

08/2018

**ATTENTION**

Your Association also provides Voluntary Programs for you, your family and/or employees. Call toll free 1-888-866-3550 for information about:

- Animal Mortality
- Ranch Property & Liability
- 24-Hour Accidental Death & Dismemberment
- Income Protector (Disability Insurance)
- Supplemental Term Life Insurance
- Long Term Nursing Home & Home Health Care

For information on these coverages please write or call:

**Western Specialty Insurers** –  
your Association insurance broker

P.O. Box 310  
Pleasant Hill, MO 64080-0310  
1-888-866-3550

E-Mail: [info@rodeoins.com](mailto:info@rodeoins.com)  
Web Site: [www.rodeoins.com](http://www.rodeoins.com)

**PRCA**



**WE ARE PRORODEO.**

**2019**  
**Membership**  
**Accident Insurance**  
**Program**

**PRCA**



**This is a mandatory accident insurance program covering all eligible Card Members & Holders of Permits in the Professional Rodeo Cowboys Association.**

## OVERVIEW

The membership accident insurance is provided through your participation in the Professional Rodeo Cowboys Association and is designed to provide specified coverage for injuries that could result from an accident sustained while participating in a sanctioned PRCA event.

The basic and catastrophic medical benefits are excess (secondary) of any other medical insurance available to you. If you have other medical coverage you must submit your claim to them first, then submit unpaid bills along with an “explanation of benefits” from your primary insurance to this insurance.

Eligible Persons are covered under the policy for accidental injury sustained while traveling directly to or directly from or participating in a PRCA sanctioned Rodeo or taking part in PRCA approved Rodeo-connected activities.

## Schedule of Benefits

### ★ ACCIDENT MEDICAL EXPENSES

Basic Maximum Benefit per Accident \$20,000 - Pays covered medical expenses resulting from an accident while participating in a sanctioned PRCA event or traveling directly to or directly from such event. Such payment is subject to a \$1,000 deductible and co-insurance of 80/20 to a maximum of \$20,000 each accident. Coverage is excess of other collectible insurance.

### ★ ACCIDENTAL DEATH

From Travel – \$50,000 limit  
From Rodeo Participation – \$50,000 limit

### ★ DISMEMBERMENT SCHEDULE

Principal Sum per member – \$50,000.

Loss of:	Percentage of Principal
Two Hands, Two Feet, or the Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and the Sight of One Eye	100%
One Foot and the Sight of One Eye	100%
One Hand, One Foot or the Sight of One Eye	50%
Thumb and Index Finger	25%
Plegia, Coma, Loss of Speech or Hearing, Thumb only	(Refer to policy)

### ★ IN-HOSPITAL INDEMNITY– MAXIMUM \$4,500

Indemnity due to a covered accident is payable at the rate of:

- \$50 per day of confinement for the first 30 days.
- Increases to \$100 per day of confinement days 31 to 60.

No benefits are payable during the 7 day waiting period. If confinement exceeds the waiting period benefits are retroactive to the first day of confinement.

### ★ CATASTROPHIC MEDICAL

Catastrophic Maximum Benefit per Accident \$300,000 – Pays covered medical expense for injuries incurred while participating in a sanctioned PRCA event. Benefits are subject to a \$40,000 deductible (which must be met within 24 months of the accident date) and 100% coinsurance. Benefits are excess of other collectible insurance and payable for up to 3 years from the date of the accident.

**NOTE:** Benefits are subject to additional limitations and exclusions. Please refer to the policies on file with the PRCA for more information.

Canadian residents are only covered while participating or traveling in the United States.

## CLAIM PROCEDURES

★ To receive fast and efficient service on any claim you have against the policy you must submit your claim **within 30 days** from the date of your accident. **It is important that you do your part and follow the steps listed below:**

1) If you are injured in a covered event and will seek medical treatment, obtain a claim form from the rodeo secretary **before** you leave the rodeo grounds. Otherwise, obtain a claim form from the PRCA offices in Colorado Springs, CO.

2) Have a PRCA Judge sign the claim form **before** you leave the rodeo grounds if possible.

3) Complete the front side of the claim form and sign it.

4) The basic medical coverage has a \$1,000 per accident deductible that you must pay. At the time you receive treatment for your injuries you should pay the first \$1,000 of charges, **unless** you have other medical insurance that will pay it.

5) If you have other collectible accident medical insurance, you must submit all bills to that company first. After determination of their payment, you must send the **completed** and **signed** claim form with your insurance companies “explanation of benefits” to the Insurance Company Claims Office shown on the claim form and in this brochure.