



**EVEREST**

### Why Choose Everest

- 25+ years of Accident & Health experience
- Tailored insurance solutions and expert guidance to meet your unique and evolving needs
- Customizable limits and deductibles
- Seasoned, responsive underwriters
- Experienced and high-quality claims servicing

### Financial Strength of Everest Re Group, Ltd.

- A.M. Best A +
- Standard & Poor's A+
- Moody's A1

### Everest Insurance

**in** [linkedin.com/  
company/everest-  
insurance-co/](https://www.linkedin.com/company/everest-insurance-co/)

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**[everestre.com](https://www.everestre.com)**

## VOLUNTEER ACCIDENT INSURANCE

Volunteers are a driving force within our society.



**2.0 million**  
Non-Profits and charities  
in the United States<sup>1</sup>



**63 million**  
Americans volunteering  
every year<sup>1</sup>

Be it a food pantry, humane society, or conservation group, these vital community organizations depend on volunteers to successfully execute their missions. While volunteering has been shown to increase happiness and lower stress, those who donate their time are still exposed to slips, trips and falls, motor vehicle accidents, and other risks. And with the most active volunteers being between the ages of 35 and 44<sup>2</sup>, providing financial protection for accidents that occur while they serve is critical.

Treatment for even minor injuries like sprains and fractures that happen while volunteering can cost thousands of dollars. Serious injuries can lead to very expensive ongoing medical care. While volunteers and their families may have coverage through a private health care plan, there may be additional patient responsibilities resulting from co-insurance, high deductibles, or other costs.

Everest's Volunteer Accident Insurance provides non-profits, charities, and their highly valued volunteers coverage for medical expenses incurred by injured volunteers to help protect against potential liability claims, and to offer their volunteers the comfort of knowing they will be supported should an accident occur. We offer a comprehensive program with a wide range of coverage and benefits so organizations with volunteer staff can customize a policy to meet their unique needs.



All claims are serviced by accident specialists with decades of experience who are fast, responsive, and provide clear and timely communication through the adjudication process. They have the experience and compassion to support insureds during even the most critical situations.

<sup>1</sup>Source: <https://www.enterpriseappstoday.com/stats/volunteering-statistics.html>

<sup>2</sup>Source: Starfish Impact: <https://starfishimpact.com/statistics-personal-volunteering/>



## Accident Medical Expense Benefits

Everest provides a range of benefit limits and a variety of deductible and co-insurance options to ensure you have adequate coverage. Our plan provides reimbursement for services, treatment, and supplies prescribed by a qualified physician for a covered injury sustained during the period of coverage. These include, but are not limited to:

- Hospitalization expenses, including room and board (regular ward or ICU)
- Emergency room visits
- X-ray and laboratory exams
- In-patient and out-patient surgery benefits
- Physician and nursing fees
- Physiotherapy
- Ambulance (air or ground, as may be necessary)
- Dental treatment for injuries to natural teeth

## Full Excess Medical Expenses

Our Volunteer Accident plans provide reimbursement for eligible expenses which are not covered by health care plans, regardless of any coordination of benefits provisions. In the event the insured does not have another health care plan in place, Everest's Volunteer Accident plan becomes the primary insurance coverage and can help to offset expenses from:

- Co-insurance
- Co-pays
- Deductibles
- Any other expense not covered by the primary health care plan

## Everest Plans Include Coverage for Accidental Death, Accidental Dismemberment, and Paralysis

In the event a participant suffers from a covered accident resulting in injury during the effective coverage period, we will compensate for one of the losses listed below. If a single accident results in more than one loss, we will pay one amount for the largest applicable loss.

- Loss of life
- Loss of sight in one eye, hand, foot, hearing, or speech
- Loss of any combination of two: eyesight, hands, feet, speech and hearing
- Loss of a thumb and index finger of the same hand
- Any combination of total paralysis of both upper and lower limbs, both lower or upper limbs, upper and lower limbs of one side of the body, or one lower or upper limb.

These dismemberment benefits will be paid as a percentage of the Accidental Death or Accidental Dismemberment principal sum amount.

## Supplemental Terms and Conditions of Coverage

Additional coverage is available to eligible volunteers in the policyholder's sponsored and supervised activities. Our available benefits respond if a covered accident occurs due to an unforeseeable, external event resulting in an injury while the insurance policy is in effect.

### Benefits payment terms:

- The benefits payable will be subject to the maximum plan limits selected by the policyholder.
- Any eligible medical expenses must be incurred within the policy's benefit period, and the first eligible expense incurred within 180 days of the accident causing such loss.
- If there is a deductible, any eligible medical expenses would be paid after the deductible obligation has been met.

### Coverage effective date:

- Coverage shall become effective on the date requested by the policyholder provided the application has been received by us, or our authorized representative, and has been accepted.
- All coverage must be paid for by the policyholder. Participation in coverage must be for all eligible participants.

## Policy Exclusions and Limitations

Policy exclusions and limitations vary based on state regulatory requirements. For a complete list of coverages and benefits available for our Volunteer Accident Insurance plans, we recommend you contact our authorized representative for an understanding of your state of policy issuance.

For additional information on our products and appetite, please visit our website at:

<https://www.everest.com/Insurance/Products/Accident-and-Health>.

We encourage you to contact our authorized representative to request any information relative to desired coverages and availability in your state of jurisdiction for the avoidance of any doubt.

Everest Insurance® markets property, casualty, specialty and other lines of admitted and non-admitted direct insurance on behalf of Everest Re Group, Ltd., and its affiliated companies. Additional information about Everest, our people, and our products can be found on our website at [www.everest.com](http://www.everest.com). This Volunteer Accident insurance product is underwritten by Everest Reinsurance Company (or Everest Denali Insurance Company), depending on jurisdiction. All issuing companies may not do business in all jurisdictions. This literature is descriptive only. All coverage is subject to the language of the policy as issued. Not all products and product features may be available in all jurisdictions and availability may be subject to business and regulatory approval in each jurisdiction. Everest®, the Flag Logo and Everest Insurance® are registered service marks of Everest Reinsurance Company.