

UNITED STATES JUDO ASSOCIATION
2014/2015 Participant Accident Only Insurance Coverage

Underwritten by: Gerber Life Insurance Company
White Plains, NY 10605

Policy Number: 09-073917-14

Name and Address of Policyholder: United States Judo Association, Inc.
PO Box 1880
Tarpon Springs, FL 34688

Policy Effective Date: September 1, 2014

Policy Termination Date: September 1, 2015

ACCIDENT MEDICAL SCHEDULE OF BENEFITS

Eligible Class All registered and/or scheduled members of the group, including volunteer workers of the Policyholder performing duties assigned by the Policyholder, participating in the Activity/Event listed below. The Activity/Event must be recognized and supervised by the Policyholder, members of the Policyholder or groups recognized by the Policyholder or its members.

Activity/Event Judo, JuJitsu, and Aikido practice, special camps, tournaments, and USJA Authorized Activity

Except where specifically stated otherwise, the Policy covers the Insured only for Injury sustained while

1. Participating in any regularly scheduled Activity/Event of the Policyholder, members of the Policyholder or groups recognized by the Policyholder or its members. The Activity/Event must be supervised by a person authorized by the Policyholder, members of the Policyholder or the groups recognized by the Policyholder or its members;
2. Traveling directly (uninterruptedly) to, during or from a regularly scheduled Activity/Event with other members as a group. The travel must be supervised by a person authorized by the Policyholder, members of the Policyholder or groups recognized by the Policyholder or its members;

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

| | |
|------------------------------|----------|
| Principal Sum | \$15,000 |
| Single Dismemberment Maximum | \$15,000 |
| Double Dismemberment Maximum | \$15,000 |

The Loss must be sustained within 180 after the date of the Accident

Table of Covered Losses

| | |
|---|----------|
| Life | \$15,000 |
| Both Hands or Both Feet or Sight of Both Eyes | \$15,000 |
| Loss of One Hand and One Foot | \$15,000 |
| Loss of One Hand and Entire Sight of One Eye | \$15,000 |
| Loss of One Foot and Entire Sight of One Eye | \$15,000 |
| Loss of One Hand or Foot | \$15,000 |
| Loss of Sight in One Eye | \$15,000 |
| Loss of Speech | \$15,000 |
| Loss of Hearing (both ears) | \$15,000 |
| Loss of Speech and Hearing (both ears) | \$15,000 |
| Loss of Thumb and Index Finger of the Same Hand | \$15,000 |

HOSPITAL AND PROFESSIONAL SERVICES BENEFITS

The Injury must be treated within 30 days after the Accident occurs.

Services must be received within 1 year from the date of the Accident. Expenses incurred after 1 year from the date of the Accident are not covered even though the service is a continuing one or one that is necessarily delayed beyond 1 year from the date of the Accident.

Maximums and Benefit Period (All maximums are subject to the COVERAGE and LIMITATIONS as stated below.)

| | |
|--|----------|
| Maximum Medical Expense for each Injury | \$25,000 |
| Maximum Medical Expense for each Injury involving motor vehicles | \$5,000 |
| Benefit Period | 1 Year |

HOSPITAL AND PROFESSIONAL SERVICES BENEFITS (Continued)

Deductible

| | |
|-------------------|---------|
| The Deductible is | \$3,000 |
|-------------------|---------|

EXCESS COVERAGE PROVISION APPLICABILITY

The Company will pay Reasonable Expenses that are not recoverable from any Other Plan. The Company will determine the amount of benefits provided by Other Plans without reference to any coordination of benefits, non-duplication of benefits, or similar provisions. The amount from Other Plans includes any amount, to which the Insured is entitled, whether or not a claim is made for the benefits. This Blanket Accident Insurance Policy is secondary to all other policies.

COVERAGE AND LIMITATIONS (All limitations are stated per Injury.)

Hospital/Facility Services - Inpatient

| | |
|--|-----------------------------|
| Hospital Room and Board (Semi-Private Room Rate) | 100% of Reasonable Expenses |
| Hospital Intensive Care | 100% of Reasonable Expenses |
| Inpatient Hospital Miscellaneous | \$3,000 Maximum |

Hospital/Facility Services - Outpatient

| | |
|---|-----------------|
| Outpatient Hospital Miscellaneous (Except Physician's services and x-rays paid as below) | \$2,000 Maximum |
| Hospital Emergency Room | \$5,000 Maximum |
| Hospital Emergency Room Physician | \$5,000 Maximum |
| Free Standing Ambulatory Surgical Facility | \$2,000 Maximum |

Physician's Services

| | |
|--|-----------------|
| Surgical | \$3,000 Maximum |
| Assistant Surgeon | \$3,000 Maximum |
| Anesthesiologist | \$3,000 Maximum |
| Physician's Non-Surgical Treatment (Except as below) | \$350 Maximum |
| Physician's Outpatient Treatment in connection with Physical Therapy and/or Spinal Manipulation | \$1,500 Maximum |

Other Services

| | |
|--|-----------------------------|
| Registered Nurses' Services | 100% of Reasonable Expenses |
| Prescriptions (Dispensed by a Licensed Pharmacist) - Outpatient | 100% of Reasonable Expenses |
| Laboratory Tests - Outpatient | 100% of Reasonable Expenses |
| X-Rays, includes interpretation – outpatient | \$300 Maximum |
| Diagnostic Imaging (MRI, CAT Scan, Etc.) includes interpretation | \$500 Maximum |
| Ground Ambulance | \$200 Maximum |
| Air Ambulance | \$500 Maximum |
| Durable Medical Equipment (Includes Orthopedic Braces And Appliances) | \$500 Maximum |
| Dental Treatment to sound, natural teeth due to covered injury | \$1,000 Maximum |
| Replacement of eyeglasses, hearing aids, contact lenses, if medical treatment is also received for the covered Injury | \$200 Maximum |

DEFINITIONS

Accident means a sudden, unexpected, specific and abrupt event that occurs by chance at an identifiable time and place. The Accident must occur while the Insured is covered under the Policy.

Activity/Event means the Activity/Event of the Policyholder as stated in the Policy's Schedule of Benefits which are organized and scheduled solely by the Policyholder on or off Policyholder premises. The Activity/Event must be under sole direct supervision of qualified Policyholder authorities and may include Policyholder sponsored and supervised travel to and from such an activity.

Injury means bodily injury caused by an Accident. The Injury must occur while the Policy is in force and while the Insured is covered under the Policy. The Injury must be sustained as stated in the Policy's Schedule of Benefits, except where specifically stated otherwise in the Policy.

Reasonable Expense means the average amount charged by most providers for treatment, service or supplies in the geographic area where the treatment, service or supply is provided. Such services and supplies must be recommended and approved by a Physician.

EXCLUSIONS No Benefits are payable for Hospital and Professional Services for the following 1) Injuries which are not caused by an Accident; 2) Treatment by persons employed or retained by the Policyholder or by any member of the Insured's Immediate Family; 3) Treatment that is not Medically Necessary; 4) Treatment for hernia, regardless of cause, Osgood Schlatter's disease, or osteochondritis; 5) Custodial care confinements or services; 6) Charges in excess of the Reasonable Expense; 7) Cosmetic surgery except when the surgery is necessitated by a covered Injury; 8) Experimental or Investigational Treatment; 9) Routine physical or other examination when there are no objective indications of impairment of normal health; 10) Treatment of a deviated nasal septum, including submucous resection and/or other surgical corrections, unless the treatment is due to or arises from a covered Injury; 11) Treatment of weak, strained, flat, unstable or unbalanced feet, corns, calluses, or toenails; 12) Counseling or psychiatric treatment, or educational or vocational testing or training; 13) Injury caused by declared or undeclared War or acts of War; suicide, while sane or insane; violating or attempting to violate the law; the taking part in any illegal occupation; fighting or brawling except in self defense; being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; or being under the influence of any drugs or narcotic unless administered by or on the advice of a Physician; 14) Injuries covered by any occupational benefit plan, other insurance, or public assistance program; 15) Injury sustained as a result of operating, riding in or upon, or alighting from a two-, three-, or four-wheeled recreational motor vehicle or snowmobile; 16) Medical expenses for which the Insured received benefits under any Workers' Compensation act, mandatory no-fault automobile insurance contract or similar legislation.

This is not a Policy, rather a brief coverage description of the benefits provided under the master policy issued to the Association. Please refer to the master policy for further details. **IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. This coverage description has been designed to illustrate the highlights of this insurance. All information in this coverage description is subject to the provisions of Policy Form GER-BA-2012-C(FL), underwritten by Gerber Life Insurance Company (the Company). If there is any conflict between this coverage description and the Policy, the Policy will prevail. Please see the Master Policy for individual state details.**