

Porsche Club of America Insurance Plan

Summary of PCA Participant Accident Coverage

General Description:

This insurance provides coverage at various limits for participants who are injured at PCA moving car events.

<u>A. Coverage</u>	<u>Participant Limits</u>
Excess Medical Expense Reimbursement	\$ 1,000,000
Accidental Death	\$ 25,000
Dismemberment (by sched. up to)	\$ 25,000
Loss of Income	\$100 wk./52 weeks

B. Terms, Conditions, and Exclusions:

These apply to all Participant Accident coverages and all types of covered events.

Requirements: Must have signed a Release and Waiver for the event and be credentialed by PCA for the event and must contact event medical or Event/Safety Official before the end of the event to report an accident that might give rise to a claim.

Conditions: All claims resulting from injuries arising at PCA sanctioned/organized events must first be submitted to the Participant's personal medical insurer (if any). The PCA Excess Medical coverage will coordinate benefits with the personal medical insurer, but will not pay in addition to it. If there is no personal medical insurer, the PCA program will become primary. Medical treatment must be prescribed by a MD or DO.

Filing/Benefit Period: Must submit evidence of first medical expense within 60 days of injury. Benefits are payable for medical expenses incurred up to 156 weeks after the accident.

Participant Definition: Drivers, crews, officials of the race, announcers, ambulance crews, tow truck crews, pit gate workers, and all other persons bearing credentials or passes duly and officially issued by the policy owner Porsche Club of America or its affiliated Regions for PCA sanctioned/authorized events.

Exclusions/Limitations: Thrill shows; Workers' Compensation related injuries; alcohol/narcotic related injuries; eyeglasses/contact lenses; dentures, crowns or caps; suicide; intentional/self-inflicted injury; illness, unless developed as a result of the covered accident; pre-existing conditions; chiropractic care and/or cognitive therapy unless specifically authorized by the attending MD or DO. Reimbursement is limited to charges that do not exceed those generally charged for similar medical or dental care.

Death Benefit Beneficiary: Death benefits are made payable to the estate of the deceased.