



# Participant Accident Insurance

## WHY PARTICIPANT ACCIDENT INSURANCE (PAI) ?

- Organizations of all types and sizes regularly sponsor activities for youth and adults. Amateur Sports Teams, Child Care Centers, Schools and Volunteer Groups are just a few examples. Accidents happen during these activities and the participants engaged in these activities can become injured and incur medical expenses. **PAI** places the sponsoring organization in a position to help pay the medical expenses the participant incurs and, by doing so, the chances that the participant will need to take legal action against the organization to recoup out of pocket medical bills are reduced.
- **PAI** sends a signal to an injured participant that the organization cares about the welfare of its members or participants.
- With the growing number of high deductible plans as well as increased cost-sharing through the use of co-pays and coinsurance, patients are now responsible for up to 35% of the healthcare costs they incur. **PAI** will consider these out of pocket medical expenses.
- For many types of risks, **PAI** is often a fraction of the cost of the Property & Casualty package; yet, it is often the first policy to come into play when an Accident occurs.
- **PAI** must consider eligible medical expenses incurred by a participant before Medicaid or other state-funded health plans. PAI is often secondary or "Excess" to the participant's private healthcare plan, automobile no-fault or workers compensation.
- By offering **PAI** to a customer as part of a complete package of insurance, the agent minimizes potential gaps in coverage and keeps competition out.
- When underwritten by Philadelphia Indemnity Insurance Company, **PAI** policies can be billed seamlessly and according to the same terms as the General Liability policy.

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