



# Fun Pro

New Program Enhancement  
for Fun Pro!



WE ARE NOW OFFERING AN AIG ACCIDENT POLICY FOR YOUR PARTY PARTICIPANTS! SEE RATES ATTACHED. APPLY THESE RATES TO THE GENERAL LIABILITY PREMIUM SHOWN ABOVE TO DEVELOP THE ANNUAL PREMIUM. IF YOU WANT TO BIND COVERAGE PLEASE CONTACT YOUR FUNPRO REPRESENTATIVE!

## THE AIG PARTY PARTICIPANTS ACCIDENT POLICY TERMS & CONDITIONS

### Eligibility:

The eligible participants of a participating party planner.

### Coverage:

While participating in scheduled, supervised and sponsored activities during an event of a participating party planner.

### Benefits:

Accidental Death & Dismemberment Benefit

#### Plan A

Maximum Amount: \$5,000

#### Plan B

Maximum Amount: \$10,000

#### Plan C

Maximum Amount: \$15,000

### Benefits:

Accidental Death & Dismemberment Benefit

Accidental Death Benefit. If Injury to the Insured results in death within 365 days of the date of the accident that caused the Injury, the Company will pay 100% of the Maximum Amount.

Accidental Dismemberment Benefit. If Injury to the Insured results, within 365 days of the date of the accident that caused the Injury, in any one of the Losses specified below, the Company will pay the percentage of the Maximum Amount shown below for that Loss:

For Loss of	Percentage of Maximum Amount
Both Hands or Both Feet	100%
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%
Speech and Hearing in Both Ears	100%
One Hand or One Foot	50%
The Sight of One Eye	50%
Speech or Hearing in Both Ears	50%
Thumb and Index Finger of Same Hand	25%

"Loss" of a hand or foot means complete severance through or above the wrist or ankle joint. "Loss" of sight of an eye means total and irrecoverable loss of the entire sight in that eye. "Loss" of hearing in an ear means total and irrecoverable loss of the entire ability to hear in that ear. "Loss" of speech means total and irrecoverable loss of the entire ability to speak. "Loss" of thumb and index finger means complete severance through or above the metacarpophalangeal joint of both digits.



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If more than one Loss is sustained by an Insured as a result of the same accident, only one amount, the largest, will be paid.

Accident Medical Expense Benefit.

Plan A

Maximum Amount: \$5,000

Deductible Amount: NIL

Plan B

Maximum Amount: \$10,000

Deductible Amount: NIL

Plan C

Maximum Amount: \$15,000

Deductible Amount: NIL

Covered Accident Medical Service(s) - means any of the following services:

1. Hospital semi-private room and board (or room and board in an intensive care unit); Hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an Ambulatory Medical Center;
2. services of a Physician or a registered nurse (R.N.);
3. ambulance service to or from a Hospital;
4. laboratory tests;
5. radiological procedures;
6. anesthetics and the administration of anesthetics;
7. blood, blood products and artificial blood products, and the transfusion thereof;
8. physical therapy and occupational therapy;
9. rental of Durable Medical Equipment;
10. artificial limbs, artificial eyes or other prosthetic appliances; or
11. medicines or drugs administered by a Physician or that can be obtained only with a Physician's written prescription.

Rates:

Plan A

The premium rate shall be 7.5% of the General Liability premium and the minimum premium shall be \$125.

Plan B

The premium rate shall be 12.5% of the General Liability premium and the minimum premium shall be \$200.

Plan C

The premium rate shall be 17.5% of the General Liability premium and the minimum premium shall be \$250.