



insuring the world's fun®

**LIFE TIME - AUTHORIZED EVENT COVERAGE
PARTICIPANT ACCIDENT SUMMARY OF INSURANCE**

About K&K Insurance

K&K Insurance, headquartered in Fort Wayne, IN, has been recognized as the leading provider of sports, leisure and entertainment insurance products for over 60 years. K&K stays abreast of industry knowledge by being actively involved in industry associations, trade organizations, events, conventions and meetings.

Named Insured

Life Time, Inc.

Eligible Persons

Participants, including volunteers and staff, performing their normal activities at a Covered Event.

Covered Activities

Means participating in officially sponsored, authorized and supervised events and practices of the policyholder. This does not include travel to and from events.

Coverage Summary

This policy provides accident medical coverage to eligible persons. Medical expense coverage is excess coverage, meaning it is secondary coverage to any other accident insurance. If the participant has other coverage, claims must first be filed with that insurance company. If no other insurance is in place, then this coverage becomes primary accident insurance.

Schedule of Benefits

Accidental Medical Expense:

Maximum Benefit: \$25,000

Accident Medical Deductible: \$250 per claim

Loss Period: Initial treatment received within 90 days of accident

Benefit Period: Medical expenses must be incurred within 52 weeks of the date of accident

Notable Terms / Conditions:

The following riders are attached to and made a part of this policy:

- The definition of injury is expanded for all benefits to include injuries resulting, within 90 days from the date of the covered activity, from a Heart or Circulatory Malfunction. "Heart or Circulatory Malfunction" means the Insured Person's first episode in the past five years of a cardiac accident of the heart or circulatory system which includes heart attack, stroke, brain circulatory malfunction and heat exhaustion which is first diagnosed and treated while the Insured Person's coverage under this policy is in force and which occurs while taking part in a Covered Activity.
- Exclusion – Loss caused by or resulting from the insured's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection or bodily malfunction.

Underwriting Company

Nationwide Life Insurance Company
Rated "A+ (Superior) XV" by A.M. Best Company

How to File a Participant Accident Claim

When an injury occurs during an authorized/approved activity, the injured party is responsible for reporting it by submitting a completed Claim Form to K&K Insurance Group. Additional instructions can be found on the Claim Form. A copy of this Claim Form can be found (*Insert Link*). For additional questions, please email events@lt.life

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