

General Information on Participant Accident and Liability Insurance

As a participant or IHRA member, you are entitled to specific insurance benefits at IHRA member tracks. IHRA members enjoy enhanced benefits compared to non-members. Below is an overview of these benefits:

Participant Accident Medical Policy

Standard Member Track Event Coverage:

1. **Accidental Death & Dismemberment:** \$10,000.
 2. **Excess Medical Benefits:**
 - o \$10,000 for non-IHRA members.
 - o \$100,000 for IHRA members at the time of the accident (based on IHRA membership records).
 3. **24/7 Accidental Death & Dismemberment:** \$5,000 (IHRA members only).
 4. **Disability Payments:** \$200 per week for up to 26 weeks (with a 13-week waiting period).
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IHRA Member Catastrophic Medical Policy

- Up to **\$100,000** in excess medical benefits.
 - Up to **\$10,000** in excess dismemberment benefits.
 - Applies to injuries sustained during covered drag racing events at IHRA member tracks.
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Insurance Summary

For IHRA members injured at a covered IHRA event, the policy provides coverage for eligible medical expenses **after all other available insurance coverage has been exhausted.**

Key Coverage Details:

- **Medical Expenses:** Coverage applies if the first expense is incurred within 60 days of the accident and all expenses are incurred within 12 months.
 - **Reasonable Expenses:** Limited to customary charges for similar care in the local area.
 - **Qualified Providers:** All care must be administered by legally qualified physicians or dentists.
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Filing a Claim

1. Submit completed claim forms along with itemized bills and your insurance's Explanation of Benefits (EOB).
2. Claims are processed within 3–4 weeks after all required documents are received.

Note: Coverage is excess and applies only after other medical plans are exhausted (excluding Medicare/Medicaid).

Frequently Asked Questions

Q: What does the Participant Accident policy cover?

A: It covers reasonable medical expenses, disability benefits, and accidental death/dismemberment benefits, subject to policy limits and conditions.

Q: Will all my bills be covered if I lack other insurance?

A: Coverage may be limited to reasonable expenses. Certain exclusions and limitations apply.

Q: What are “reasonable expenses” or “usual and customary charges”?

A: These are charges typical for similar care in your area. Expenses exceeding this may not be covered.

Q: When will my claim be paid?

A: Claims are typically processed within 3–4 weeks once all documents are received.

Contact Information

For general questions, contact the insurance provider for your track:

- **Sports Insurance Specialist**
 - David Laber
 - Email: dave@kicksomerisk.com
 - **Gallagher Motorsports**
 - Vanessa Ayres
 - Phone: (559) 256-6535
 - Email: vanessa_ayres@ajg.com
 - **Wells Fargo Motorsports**
 - Trendolyn Walters
 - Phone: (713) 871-2108
 - Email: Trendolyn.Walters@safehold.com
 - **K&K Insurance Group**
 - Phone: (800) 237-2917
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For specific claim inquiries, contact the insurance company handling your case. If unsure, reach out to the track where the incident occurred for details.

(Coverage is subject to the terms, conditions, and exclusions of the master policy.)