



PARTICIPANT ACCIDENT (PA) INSURANCE Summary for Participants

General Description

Participant accident (PA) insurance provides valuable coverage for NHRA members and non-member participants who are injured at NHRA member tracks and other NHRA-sanctioned events that are conducted in accordance with the NHRA rulebook. As outlined below, benefits vary based on NHRA membership status. Coverage is governed by the terms, conditions, and exclusions of the participant accident insurance policy.

Coverage and Limits

Participant accident (PA) benefits vary depending on whether the injured person is an NHRA member at the time of the incident. As outlined below, NHRA membership provides significantly better coverage. Membership status is determined by reference to NHRA's membership records.

Coverage Type	NHRA Member Limit	Non-NHRA Member Participant Limit
Medical Expense Reimbursement	\$1,000,000	\$10,000
Accidental Death	\$250,000	\$10,000
Accidental Dismemberment (up to)	\$250,000	\$10,000
Ambulance from Track to Hospital	Included in Medical Expense Limit	Included in Medical Expense Limit
Home Alteration	\$10,000	\$10,000
Repatriation Benefit	\$10,000	\$10,000
Emergency Medical Evacuation and Family Travel Outside 100 Miles	\$10,000	\$10,000
Loss of Income (up to)	\$200 per week for 52 weeks with a 7-day waiting period	\$100 per week for 52 weeks with a 7-day waiting period

Excess Medical Coverage

Participant accident (PA) coverage for medical expenses is secondary and in excess to an injured person's primary insurance coverage (e.g., an employer health insurance plan). In other words, if an injured person has coverage through another insurance plan, qualifying medical expenses should be submitted to that insurance plan first; the participant accident (PA) coverage generally covers qualifying medical expenses not covered by the primary plan. If the injured person does not have other insurance coverage (e.g. an employer health insurance plan), the NHRA's participant accident (PA) coverage steps in to serve as the primary coverage.

NHRA Membership

NHRA members are eligible for participant accident (PA) coverage even if they are not participating in the event at which the injury occurs. In other words, if an NHRA member is injured while on the premises of an NHRA member track during event hours for a covered drag racing activity, he or she is eligible for coverage under the participant accident (PA) insurance policy.



“Participant” Definition

For purposes of the participant accident (PA) insurance policy, a “participant” is any NHRA member, any person bearing credentials officially issued by NHRA and/or an NHRA member track, or any racer, crew member, race official, announcer, and ambulance crew.

Merely signing a waiver does not result in a person being deemed a “participant.” In other words, a person who has signed a waiver, but who does not have NHRA membership or meet the above definition of a “participant” is considered a spectator for purposes of the participant accident (PA) insurance policy.

Covered Activities

For non-NHRA member participants, covered activities include:

- Activities tied to a person’s participation in the event (e.g., racer, crew member)
- Load-in and load-out of vehicles and trailers
- Pit set-up and tear-down
- Activities required as part of a person’s assigned volunteer worker duties
- Activities listed on the official event schedule (e.g., on-site registration, media appearances)

Filing and Benefit Periods

A person seeking benefits under the participant accident (PA) insurance policy must submit evidence of the first medical expense no later than 90 days after the date of the injury. Medical expense reimbursement benefits are payable for qualifying expenses incurred up to 156 weeks after the date of the injury. Claims for accidental death and dismemberment benefits must be made no later than 52 weeks after the date of the accident.

Exclusions

The following activities, among others, are excluded from coverage by the participant accident (PA) policy:

- Travel to and from the NHRA member track (e.g., by car, plane, ride share, rental)
- Injuries or illnesses resulting from or requiring any of the following:
 - pre-existing conditions
 - workers’ compensation injuries
 - alcohol- and narcotic-related injuries
 - hearing aids
 - eyeglasses and contact lens
 - intentional or self-inflicted injury
 - suicide

Death Benefit

The death benefit is payable to the estate of the deceased. A death certificate is required for the processing of a death benefit claim.