



Accident & Health Insurance: Why Choose New York Life Participant Accident Insurance?

New York Life provides accident solutions to help address the inherent risks of injuries that may come about during various activities. Our coverage provides valuable benefits for groups and their participants. It provides insurance protection when participating in sponsored activities or events, and/or while traveling.

Target Market Segments and Covered Individuals

Day Care Facilities: Children in care, staff members

K-12 Schools: Students, athletes, faculty, staff, volunteers

Camps: Children in care, staff members, volunteers

Sports Organizations: Athletes, managers, trainers, coaches, volunteers

Recreational Groups: Participants, staff members, volunteers

Religious Organizations: Members, volunteers, staff members

Special Events: Participants, staff members, volunteers

Volunteer Organizations: Volunteers, staff members

Key Coverages

- School Coverage
- Sports Coverage
- Covered Activities Coverage

Key Benefits

- Accidental Death and Dismemberment Benefit
- Accident Medical Expense Benefit
- Catastrophic Cash Benefit
- Crisis Death Benefit
- Deferred and Extended Medical Treatment Benefit
- Brain Damage Benefit
- HIV Occupational Accident Benefit
- Special Counseling Benefit

Coverage Highlights

- Coverage for members of organizations participating in policyholder-sponsored and supervised activities.
- Coverage extends to include travel to and from sponsored activities.
- Coverage helps fill gaps in medical insurance plans.
- May fill gaps in general liability coverage.

The New York Life Difference

New York Life offers best-in-class service to brokers and policyholders. With Underwriters who have over 20 years of experience in the Accident and Health market segment, we understand the needs and wants of your organization and your participants.

Other Markets We Serve

New York Life Insurance Company maintains a separate, dedicated division managing every aspect of Group Membership and affinity operations with more than 300 groups under contract insuring nearly 1 million people. This division specializes in life, disability and supplemental health insurance for its groups.

3.5 million

children under age 14
receive medical
treatment for sports
and recreational
injuries each year.

*John Hopkins Medicine Sports Injury
Statistics, Accessed on January 29, 2025*

Learn More

Find more details about Accident & Health Insurance from New York Life on our website or contact one of our knowledgeable specialists today. *

www.newyorklife.com/accident-health

*including features, costs, eligibility, newability, limitations and exclusion.

This information is a brief description of the features of this insurance program. Coverage may not be available in all states or certain terms may be different where required by law. The provision of this document is for informational purposes only and is not an insurance contract.

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