



Individual	\$15.65 per month
Individual and Spouse	\$23.35 per month
Individual and Children	\$22.05 per month
Family	\$30.75 per month

Xtreme Sports Insurance.....

Is accident insurance that can be utilized with other health insurance plans or as a stand alone coverage plan that can ease the burden when bills arrive due to any related accident whether in the home at work or during recreational pursuits.

Xtreme Sports Insurance has partnered with major health carriers that have realized that there is an under served portion of the market place that is the action sports world and have tailored benefits with perhaps the most competitive pricing in the market place toward individuals that participate in what are regarded as xtreme sports i.e. snowboarding, motocross, mountain biking, mixed martial arts, rugby, surfing, skateboarding among many others.

Individual plans start at \$15.65 per month with Family plans starting at \$30.75 per month with no limitation on the amount of children in the household (under 18 years only).

Plans include accidental death, dismemberment and disability benefits as well as the specified injury categories as listed.

Benefits are paid directly to the individual (see benefit page) and there are no deductibles or co pays that are usually associated with standard health care plans. Specific amounts are paid per qualified injury and supplemental benefits are paid per event.

Your rates cannot be increased unless all rates of that kind are raised in your state. We have never raised a premium rate on an existing policy owner.

Your policy is guaranteed renewable for life. Only you can cancel your policy.

For more information and to sign up for XSI coverage....

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Supplemental Benefits

(CA, LA, FL only)

ACCIDENT BENEFITS:	PolicyOwner	Spouse/Child
Accidental death	\$60,000	\$30,000
Common carrier death	\$140,000	\$70,000
Motorized vehicle or pedestrian death	\$100,000	\$50,000
Dismemberment	\$24,000	\$4,500
Fractures	\$1,600	\$1,100
Dislocations	\$1,450	\$1,000
Lacerations	\$200	\$200
Injuries requiring surgery	\$750	\$600
Burns	\$600	\$600
Paralysis	\$750	\$500
Inpatient hospital confinement <i>(Admitted to a hospital for 24 hours or more within 30 days of the accident, up to 365 days per covered accident)</i>	\$100 per day	\$100 per day
Intensive care unit (ICU) <i>(Up to 15 days per covered accident)</i>	\$300 per day	\$300 per day
Ambulance benefit		
Ground:	\$50	\$50
Air:	\$200	\$200
<i>(One time per covered accident, within 72 hours after covered accident)</i>		
Emergency room services <i>(Once per 24-hour period, within 72 hours after covered accident)</i>	\$250	\$200
Transportation <i>(More than 100 miles from site of accident or insured's residence three trips per calendar year, per insured)</i>	\$300	\$300
Family lodging <i>(One hotel room for an immediate family member for up to 30 days if insured is confined more than 100 miles from residence)</i>	\$100 per day	\$100 per day
Physician's office visits, including chiropractor <i>(Includes two visits per covered accident, per insured)</i>	\$250	\$200
Physical therapy <i>(Eight visits per covered accident, per insured)</i>	\$250	\$200
Medical imaging- CT, MRI, and EEG exams <i>(one time per covered accident, per insured)</i>	\$250	\$200
Medical Appliances- wheelchair, walker, crutches, leg or back brace <i>(one time per covered accident, per insured)</i>	\$250	\$200
Prostheses <i>(Must be obtained within three years of covered accident, max benefit per covered accident, per insured)</i>	\$250	\$200
Blood and plasma <i>(One time per covered accident regardless of number of units received)</i>	\$250	\$200

NOTE: Other terms and conditions apply. See policy for details.

Specified injury benefit schedule *(Includes accidents that occur on or off the job)*

XSI's carriers will pay the benefits listed below for the appropriate injury if:

The injury occurs as a result of any covered accident; and

The injury is diagnosed and treated by a physician within 90 days of the covered accident;

72 hours for lacerations and burns; 60 days for ruptured disc, torn cartilage, and hernia.

INJURY TYPE		Policyowner	Spouse/Child
Fracture (diagnosed by a physician via x-ray or medical imaging)	Hip or thigh	\$1,600	\$1,100
	Vertebrae	\$1,450	\$1,000
	Pelvis	\$1,275	\$875
	Skull (<i>depressed</i>)	\$1,200	\$825
	Leg	\$975	\$660
	Foot, ankle, kneecap	\$800	\$550
	Forearm or hand	\$800	\$550
	Lower jaw	\$650	\$440
	Shoulder blade, collar bone, sternum	\$650	\$440
	Skull (<i>simple</i>)	\$575	\$385
	Upper arm or upper jaw	\$575	\$385
	Facial bones	\$500	\$330
	Vertebrae processes	\$325	\$220
	Coccyx, rib, finger, toe, nose	\$125	\$85
	Dislocation (first complete or partial dislocation)	Hip	\$1,450
Knee		\$1,050	\$700
Shoulder		\$800	\$450
Foot or ankle		\$650	\$425
Hand		\$575	\$375
Lower jaw		\$475	\$325
Wrist		\$400	\$275
Elbow		\$325	\$220
Finger or toe	\$125	\$85	
Laceration requiring sutures	Over 5 inches	\$200	\$200
	2 to 5 inches	\$100	\$100
	Up to 2 inches	\$50	\$50
Injuries requiring surgery	Eye injury	\$100	\$100
	Tendon or ligament		
	Simple	\$400	\$400
	Multiple	\$600	\$600
	Ruptured disc		
	During first year insured	\$100	\$100
	After first year insured	\$400	\$400
	Torn cartilage		
	During first year insured	\$100	\$100
	After first year insured	\$400	\$400
Hernia			
During first year insured	\$100	\$100	
After first year insured	\$200	\$200	
Paralysis	Paraplegia	\$750	\$500
	Quadriplegia	\$750	\$500
Burn	Second or third degree	\$600	\$600