

Who is covered?

Pass holders who have paid for Spot Injury Insurance.

What is covered?

Certain policies include skiing and snowboarding or mountain biking.

When am I covered?

Anytime you're using your pass.

Where am I covered?

You're covered while using your pass.

What medical costs are covered under Spot?

Spot's plan covers costs from your doctor-recommended treatment plan up to \$25,000 for any covered physical injury as long as it is carried out by a licensed medical professional. Your treatment plan could include diagnostic scans, hospital stays, ER visits, surgeries, and emergency transportation. Basically, anything your licensed medical professional recommends that you need to recover from your accident. Unfortunately, your spiritual healer's plan is on you.

How does the \$25,000 coverage amount work?

Each accident you have is eligible for up to \$25,000 in coverage.

Is there a deductible?

Nope, there is no deductible.

Is Spot health insurance?

No, Spot is not health insurance. Spot's plan provides coverage for reimbursement of medical bills incurred for injuries stemming from accidents. As much as we'd like to help you with your stomach flu (drink plenty of fluids!), that's just not our thing. General illness and sickness are not included in your policy coverage.

Does Spot have a network of doctors?

With Spot you can see any licensed medical professional for medical treatment! No need to stress about trying to figure out the maze of in- and out-of-network hospitals and doctors.

Do I need to show proof of insurance at the time of treatment?

Nope! You do not need to present your Spot policy information, just head to a licensed physician for treatment and when you receive your first bill (must be incurred within 30 days from the date of the accident) – simply log into your Spot account to start a claim.

How does Spot work if I have health insurance?

If you have existing health insurance, Spot helps bridge the gap so that you aren't drowning in medical expenses after you suffer a sudden injury for bills that your primary insurance does not cover. In the US, the average individual health insurance deductible is over \$1,500. Many people have deductibles well over \$5,000. Meaning that if you get hurt, you could potentially pay at least that amount out-of-pocket. Spot can cover your deductible, co-pays, and any other out-of-pocket expenses you're faced with.

Are there exclusions?

A few! General illness, pre-existing conditions, overuse injuries (wear and tear), and chronic sickness are not included in your policy coverage. Spot only covers accidental injuries that happen while you're participating on the mountain when you're using your pass.

ACCOUNT & CLAIMS

How do I access my Spot account?

You should have received a link to access your account in your Spot purchase confirmation email. If this is your first time logging in, please use [this link](#) to set up your account login credentials. Your account is linked to the email you used to purchase your Spot coverage. If you have already set up your password, you can access your account [here](#).

How do I file a claim?

Log in to your [Spot account](#) and follow the steps to start a claim and report your accident right from your account dashboard. As you report your accident, be as thorough and detailed as possible. The less information the claims team has to hunt down, the speedier the process. If you sustained multiple injuries as a result of a single accident, file a claim for each injury under one accident report. As you submit any medical expenses you have incurred as a result of the injury, the claims team will verify your accident is covered. Once verified, you will either receive a check for your total out-of-pocket costs associated with your accident or we will pay your provider directly.

What information is required to submit a claim?

We will need you to confirm your identity, provide some basic information about your accident, your medical expenses, and voila—your claim has been filed! If you have any questions about the claims process, email us at claims@getspot.com.

Who backs Spot's claims?

Spot policies are backed by Mutual of Omaha.

How does the process of filing a claim work? When can I expect to hear a decision about my claim?

The decision process is dependent on the amount of time it takes the claims team to receive all the necessary information needed to process and review your claim. If they are able to validate the claims data with the healthcare providers that attended to you in the hospital or emergency center (or at your licensed physician's office), with your current health insurance provider (if applicable), and with yourself, it will greatly speed up the process. The more relevant information you provide, the quicker the review.

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