

Here’s a jargon-free summary of your coverage. So you can spend less time reading and more time exploring.

Eligibility

All registered adult and child (under 18) Participants who have booked an adventure excursion through Wilderness Collective who have enrolled and paid their premium for Spot Insurance.

Covered Activites

Wilderness Collective supervised adventure excursions including Motorcycle, Utility Terrain Vehicle, Mountain Bike and Snowmobile activities.

Policy Details

COVERED ACCIDENT

A sudden unforeseeable event, independent of disease, sickness and mental or bodily infirmity, that results in a covered injury or covered loss and occurs while you are insured under the policy while participating in covered activities.

FIRST COVERED EXPENSE

Must be incurred within 90 days from the date of the accident.

FIRST NOTICE OF LOSS

Spot must be notified within 31 days after a loss occurs or begins, or as soon as reasonably possible. Use the link below to contact our customer care team, email spot@getspot.com or simply start a claim from your Spot account.

TREATMENT TIME FRAME FOR ACCIDENT MEDICAL EXPENSES

Benefits for covered expenses are paid up to 52 weeks from the date of the covered accident.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D):

Coverage is for death or severe dismemberment that occurs as the result of a covered accident while participating in a covered activity.

HEART OR CIRCULATORY MALFUNCTION:

Coverage is for a sudden heart or circulatory malfunction that occurs while participating in a covered activity. First symptoms must be diagnosed within 24 hours of participation in a covered activity. No coverage for pre-existing heart conditions diagnosed or treated within 12 months preceding the covered accident.

Policy Benefits

COVERAGE	AMOUNT
Accident Medical Expense	\$25,000
Accidental Death or Dismemberment	\$5,000
Heart or Circulatory Malfunction	\$5,000
Deductible	\$0

Policy Exclusions

The following are highlights of the policy’s exclusions. Additional exclusions apply. Consult the issued policy for details.

- 1. Intentionally self-inflicted injury, suicide or any attempt thereat while sane;
- 2. Commission or attempt to commit a felony or an assault, or active participation in a riot or insurrection;
- 3. Bungee-cord jumping, parachuting, skydiving, parasailing, hang-gliding;
- 4. Declared or undeclared War or act of War;
- 5. Flight in, boarding or alighting from an Aircraft or any craft designed to fly above the Earth's surface, except as: a) a fare-paying passenger on a regularly scheduled commercial or charter airline; b) a passenger in a non-scheduled, private Aircraft used for pleasure purposes; or c) a passenger in a military Aircraft flown by the Air Mobility Command or its foreign equivalent;

Policy Exclusions (Continued)

6. Travel in or on any on-road and off-road motorized vehicle that does not require licensing as a motor vehicle or participation in any motorized race or contest of speed;
7. An Accident if the Covered Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, unless: a) the Covered Person holds a valid learners permit and b) the Covered Person is receiving instruction from a Driver's Education Instructor;
8. Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
9. Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage;
10. The Covered Person being legally intoxicated as determined according to the laws of the jurisdiction in which the Covered Accident occurred, or operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the Covered Person has been provided a written warning against operating a vehicle while taking it. Under the influence of alcohol, for purposes of this exclusion, means Intoxicated, as defined by the law of the state in which the Covered Accident occurred.
11. Aggravation, during a Covered Activity, of an injury the Covered Person suffered before participating in that Covered Activity, unless a written medical release is received from the Covered Person's Physician;
12. Any service, treatment or supply that is not considered appropriate treatment;
13. Cosmetic surgery or care, or treatment solely for cosmetic purposes, or complications therefrom. This exclusion does not apply to: a) a cosmetic surgery resulting from a Covered Accident, if initial treatment of the Covered Person is begun within 12 months of the date of the Covered Accident; b) reconstruction incidental to or following surgery resulting from a Covered Accident; or c) any unplanned and unintended adverse consequences that may result during the treatment of a Covered Accident.

14. Any elective or routine treatment, surgery, health treatment, or examination, including any service, treatment or supplies that: a) are deemed to be experimental or investigational; and b) are not recognized and generally accepted medical practice in the United States;
15. Orthopedic appliances used mainly to protect an injury so that the Covered Person can take part in interscholastic, intercollegiate, club or recreational sports;
16. Treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.), and that are a normal, foreseeable result of participation in the Covered Activity;
17. Rest cures, custodial care or services or treatment provided by persons who do not normally charge for their services, unless there is a legal obligation to pay.
18. Travel outside the United States;
19. Injuries compensable under Workers' Compensation law or any similar law;

In addition, benefits will not be paid for services or treatment rendered by any person who is employed or retained by the Policyholder.

© 2022 Spot Insurance Inc. All rights reserved. This is a summary of the benefits provided by the policy. Coverage is subject to the policy's terms, conditions, and exclusions. In the event of a discrepancy between this summary and the policy, the terms of the policy will control. The policy will be made available upon request. Coverage is underwritten and claims are serviced by Sirius America Insurance Company. Wilderness Collective is the policyholder for Accident Insurance for adult and child Participants who have booked an adventure excursion through Wilderness Collective and elect the coverage and pay the required premium and who are participating Policyholder supervised adventure trips including Motorcycle, Utility Terrain Vehicle, Mountain Bike and Snowmobile activities.