What does Pickleball Accident Insurance from Wellfleet cover?

Accident medical expense benefits

If the member incurs eligible expenses from a covered injury, directly and independently of all other causes, Wellfleet will pay 100% of the usual and customary charges for this expense within 52 weeks of the accident date. Payment applies to eligible expenses more than the deductible, up to the maximum. The first expense must occur within 60 days after the accident.

Covered expenses include the usual and reasonable charges that the covered person incurred during the benefit period for medically necessary treatment of a covered injury. A physician must recommend and approve these services or supplies. Examples of covered expenses include:

- Inpatient hospital services
- Outpatient facilities
- Physician services
- Outpatient x-ray, CT scan, MRI, and laboratory tests
- Outpatient services and supplies
- Accident dental services
- Ambulance service
- Prescription drugs

Primary coverage pays benefits under the plan without offset for other insurance (except workers' compensation). Excess coverage does not cover the part of the expense for which benefits are payable or service is available through other insurance plans. Primary coverage options are available. Please contact a Wellfleet Sales Executive for more information.

Accidental death or dismemberment and paralysis benefits
The Company will pay the benefit for any one of the covered losses if the covered person suffers a covered loss resulting from a covered accident within 365 days.

- Loss of Life – Principal Sum
- Loss of combination of two; hands, feet, or both eyes – Principal Sum
- Loss of any combination of one: hand, foot, or eye – 50% of Principal Sum
- Loss of thumb and index finger of the same hand – 50% of Principal Sum
- Loss of sight in one eye – 50% of Principal Sum
- Loss of speech – 50% of Principal Sum
- Loss of hearing in one ear – 50% of Principal Sum
- Quadriplegia, paraplegia, hemiplegia – Principal Sum

If the covered person sustains more than one covered loss as a result of the same covered accident, the total of benefits we will pay will not exceed the Principal Sum.

Common injuries associated with pickleball

The explosive growth of pickleball has brought with it a concerning rise in injuries. In 2023 alone, pickleball-related injuries generated more than $350 million in medical costs, with over 66,750 emergency department visits and 366,000 outpatient visits.1 These numbers tell a sobering story about the physical risks associated with this seemingly gentle sport.

Common pickleball injuries include:

- Ankle sprains from quick lateral movements
- Shoulder strains affecting the rotator cuff
- “Pickleball elbow” (similar to tennis elbow)
- Knee injuries, including ACL damage
- Lower back strain
- Falls and fractures

WELLFLEET

a Berkshire Hathaway Company

Why do I need Pickleball Accident Insurance?

The growth of pickleball presents exciting opportunities for facility owners, team managers and tournament directors, but success requires proper risk management.

Wellfleet Special Risk offers specialized insurance solutions designed specifically for pickleball facilities, clubs, and tournaments. Our team understands the unique challenges facing the pickleball community and can help you develop a customized insurance program that protects your investment.

Don’t leave your pickleball facility exposed to unnecessary risk. Contact Wellfleet Special Risk today to learn how our tailored insurance solutions can provide the protection you need to thrive in this rapidly growing industry. With the right coverage in place, you can focus on growing your business and serving the pickleball community with confidence.

General exclusions

1.
    1. Any service, treatment or supply that is not considered medically necessary as defined by the plan.
    2. Expenses incurred after the end of a Benefit Period, even if incurred for continuing services or treatment of a covered injury.
    3. Benefits provided by a Government plan (except Medicaid and other public assistance plans).
    4. Injuries compensable under Workers’ Compensation law or any similar law.
    5. Intentionally self-inflicted Injury, suicide or any attempt or threat while sane or insane.
    6. Declared or undeclared war or act of war.
    7. Commission or attempt to commit a felony or an assault.
    8. Commission of or active participation in a riot or insurrection.
    9. Treatment of a pre-existing condition.

10. Flight in, boarding or alighting from an aircraft, except as a fare-paying passenger on a regularly scheduled commercial or charter airline.
11. Travel in or on any on-road and off-road motorized vehicle that does not require licensing as a motor vehicle.
12. 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 learner's permit and (b) The covered person is receiving instruction from a Driver's Education Instructor.
13. 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.
14. Treatment in any Veteran's Administration, Federal, or state facility, unless there is a legal obligation to pay.
15. 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.
16. Rest cures, long-term care or custodial care.
17. Cosmetic surgery or care, or treatment solely for cosmetic purposes, or complications therefrom. This exclusion does not apply to:
    a. Cosmetic surgery resulting from a covered accident, if the covered person's initial treatment had begun within 12 months of the date of the covered accident;
    b. Reconstruction incidental to or following surgery resulting from a covered accident.
    c. Any unplanned and unintended adverse consequences that may result during the treatment of a covered accident.

18. 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.
19. Services or treatment provided by persons who do not normally charge for their services, unless there is a legal obligation to pay.
20. Treatment or services provided by the covered person's immediate family.
21. Orthopedic appliances used mainly to protect an injury
22. Expenses payable by any automobile insurance policy without regard to fault.
23. 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.
24. Charges for hot or cold packs for personal use
25. Custodial Care service and supplies.
26. Expenses that are not recommended and approved by a physician.
27. Repair or replacement of existing artificial limbs, eyes and larynx, unless damaged or destroyed in a covered accident.
28. Any expenses in excess of usual and customary charges.
29. Loss resulting from playing, practicing, traveling to or from, or participating in, or conditioning for, any professional sport.

Note: Certain exclusions may be modified to meet individual state requirements. This is not a complete list of exclusions. The issued policy will contain the complete list of the exclusions applicable to the Group's plan.

*For latest ratings visit ambest.com.

1 Pierce, A. (2024, February 8). As pickleball's popularity surges, injuries are also on the rise. Retrieved from https://www.universityofcalifornia.edu/news/pickleballs-popularity-surges-injuries-are-also-rise.

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