



## **Procedure and Information Sheet**

### **What is RPMXi?**

In recent years, motocross tracks have been faced with increasing difficulty obtaining insurance for their facilities. RPMXi is working together with a major insurance provider and has designed a package that not only protects the rider but also the track and insurance carrier. As an RPMXi member practicing at Raceway Park, if you are injured you can file a claim for payment of medical bills by calling Kate Hilton at 732-786-5413. Important please note that RPMXi is for Raceway Park Motocross Practice Days only NOT Motocross Race Days or Motocross Race Day Practice Sessions. RPMXi secondary or excess to your own primary health insurance. If you do not have primary health insurance, the excess medical carrier may reimburse your related medical bills up to \$50,000 (subject to certain exclusions and sub-limits). If you do have primary health insurance, there are some expenses that they may refuse to cover; these medical expenses may be covered by the excess medical policy that RPMXi provides.

### **The Right Procedure:**

You MUST be a current member of RPMXi and you must sign the approved Release and Waiver of Liability. You will immediately receive your membership card from track personnel (single day cards will not be given out). Please keep this card with you at ALL times. You MUST present this card and proof of I.D. at the time of sign up EVERYTIME you practice. In the event of injury you must be seen by a Raceway Park EMT and they will have an accident report filled out documenting the injury or condition. The track will keep these documents on file. If you do not receive your yearly membership card, please call Kate Hilton at 732-786-5413.

### **Safety Equipment:**

- Chest Protector (made of hard plastic, not a rock guard)
- Helmet (designed for motocross with chin strap, not a bicycle helmet or any type of open-face helmet)
- Riding Gloves
- Riding Boots
- Goggles
- Long Sleeve Shirt
- Long Pants

If you believe you are eligible for the excess medical benefits and all of the procedures as outlined have been followed, call Kate Hilton at 732-786-5413. We will help direct you through your claims process and have your claim dealt with in a timely matter. Please have all bills and information readily available upon calling.



**\*\*MUST BRING RPMXi INSURANCE CARD AND VALID I.D. TO EACH PRACTICE\*\***

### **Your coverage:**

#### **Benefits**

- Accident Medical Expense Benefit-\$50,000
  - Maximum Amount: \$50,000 per accident
  - Deductible: \$1,000 per accident
  - Incurral Period-90 Days to report claim
  - Benefit Period-52 Weeks
- Accidental Death Benefit- \$10,000
- Accidental Dismemberment Benefit- \$10,000

### **Who is Eligible?**

All Motocross Practice Riders with a current RPMXi policy for whom premium has been paid.

### **Who is Covered?**

Coverage is provided by the policyholder (RPMXi) to the insured while they are participating in the sponsored and supervised on-track riding activities of the policyholder only.

Exclusions: No coverage shall be provided under the policy and no payment shall be made for any loss resulting in whole or in part from, or contributing to by, or as a natural and probable consequence of any of the following excluded risks, even if the proximate or precipitating cause of the loss is an accidental bodily injury. 1) Suicide or any attempt at suicide or intentionally self-inflicting injury or any attempt at intentionally self-inflicted injury or auto-eroticism; 2) Sickness, disease, mental incapacity, or bodily infirmity whether the loss results directly or indirectly from any of these; 3) Infections of any kind regardless of how contacted, except bacterial infections that are directly caused by botulism, ptomaine poisoning, or an accidental cut or wound independent of and in the absence of any underlying sickness, disease or condition, including but not limited to diabetes; 4) The Insured being under the influence of drugs unless taken under the advice of and as specified by a Physician; 5) The insured being under the influence while operating any vehicle or means of transportation or conveyance; 6) Participation in any team sport or any other athletic activity, except participation in a covered activity; 7) The medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment; 8) Stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis, or aneurysm; 9) The Insured committing or attempting to commit a crime.