



**U.S. NAVAL  
SEA CADET CORPS**

CHART YOUR COURSE

# 2023 Excess Health Insurance Policy Information

**1 February 2023**  
Version 1.0

2300 Wilson Boulevard, Suite 200, Arlington, Virginia 22201-5435  
Tel: (703) 312-1543



# U.S. NAVAL SEA CADET CORPS

[www.seacadets.org](http://www.seacadets.org)

## 2023 Excess Health Insurance Policy Information

Version 1.0 – February 1, 2023

Enclosure (1) contains the summary of terms and limits for the NSCC's excess health insurance coverage with AIG. This policy is an "excess" plan, and will only pay costs which:

1. are within the limits and exclusions described in enclosure (1); and
2. have not already been covered by an individual's primary health insurance.

Where an individual has no health insurance, this insurance becomes their primary insurance, within the limits and exclusions described in enclosure (1).

Pre-existing conditions are not covered under this policy.

USNSCC personnel are covered during scheduled, sponsored, and approved NLCC and NSCC events, and while travelling uninterruptedly to and from such events.

As outlined in reference (a); COs and COTCs must report accidents and illnesses during scheduled and approved NSCC and NLCC events to NHQ via the chain of command using form NSCADM 022 Accident/Illness Report.

The USNSCC is not insured by this policy, but rather purchases this insurance on behalf of its members. After informing NSCC of an accidental injury or illness, NSCC NHQ will provide the member (or his/her parents or guardians) information on how to file a claim with AIG. NSCC personnel and parents should NOT contact AIG until they have received a letter from NHQ that an initial filing has been made with AIG.

Unit COs will share the details of this policy with all current and prospective cadets.

Questions should be directed to Member Services Manager Veronica Morales at [vmorales@seacadets.org](mailto:vmorales@seacadets.org).

Ref: (a) NSCC Administration Manual 0309.6

Encl: (1) 2023 AIG/NUFIC Insurance Policy, Rider, & Exclusions

# NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA

Executive Offices: 1271 Ave of the Americas FL 37, New York, NY 10020-1304

(212) 458-5000

(a capital stock company, herein referred to as the Company)

Policyholder: U.S. Naval Sea Cadet Corps

Policy Number: SRG 0009152960

## BLANKET ACCIDENT INSURANCE

Policy Amendment No. 9

This Policy Amendment is attached to and made part of the Policy effective February 1, 2023 at 12:01 AM, Standard Time at the address of the Policyholder. Any changes in coverage apply only with respect to accidents that occur on or after that date. Any changes in premium apply as of the first premium due date on or after the effective date of this Amendment.

It is hereby understood and agreed that the policy is renewed for the period commencing

**February 1, 2023 and ending February 1, 2024**

**Renewal Premium Due** : \$41,410.00 minimum and deposit premium, payable in four quarterly installments of \$10,352.50 per installment. Subject to audit at the end of each policy term.

This Policy Amendment expires concurrently with the Policy and is subject to all of the provisions, limitations and conditions of the Policy except as they are specifically modified by this Policy Amendment.

The President and Secretary of National Union Fire Insurance Company of Pittsburgh, Pa. witness this Rider:



President



Secretary

**NSCC MEMBERS: YOU MUST FILE A REPORT ON FORM NSCADM 022 AND SUBMIT IT TO NSCC HQ FOR ANY INJURY/ILLNESS THAT HAPPENS AT AN APPROVED NSCC EVENT. NHQ WILL THEN PROVIDE CONTACT INFORMATION FOR PARENTS/VOLUNTEERS TO FILE A CLAIM FOR EXPENSES NOT COVERED BY PRIMARY INSURANCE. DO NOT CONTACT THE INSURANCE COMPANY PRIOR TO FILING AN NSCADM 022**