Closing the Coverage Gap

How Participant Accident Insurance Strengthens Wilderness Risk Management

Bill Smer | National Sales Director, Accident & Health



The session in one sentence

Strong risk management plans for prevention and for what happens after prevention fails.

Today: exposure → coverage gap → response → practical action

Learning objectives

By the end of 18 minutes, participants will be able to:

- Identify post-incident financial and communication gaps
- Explain how Participant Accident complements General Liability
- Evaluate whether current coverage supports program values
- Apply three practical improvements to an existing risk plan

Managed risk is still real risk

Remote context

Distance, terrain, weather and communications can complicate response.

Participant variability

Age, experience, health coverage and family expectations differ.

Operational pressure

Care decisions, documentation and communication occur quickly.



What happens after the incident?

The participant experience continues after the field response ends.



Care

First aid, evacuation, clinical treatment

Cost

Deductibles, copays, transport and uncovered expenses

Communication

Participant, family, staff and leadership expectations

Resolution

Claims handling, trust and potential dispute

Prompt care is only one part of a successful incident response.

General Liability and Participant Accident

Different tools, different purposes.

GENERAL LIABILITY

- Protects the organization against covered liability claims
- Often centers on allegations of negligence and legal responsibility
- May not promptly address a participant's full out-of-pocket medical costs

PARTICIPANT ACCIDENT

- Covers eligible injuries during defined sponsored activities
- Accident Medical Expense may be primary or excess
- Applies regardless of who is at fault, subject to policy terms

Participant Accident in plain language

WHO

Members of groups or organizations participating in covered, sponsored activities or events.

WHAT

Accident Medical Expense and, when included, additional covered accident benefits.

HOW

Designed on a primary or excess basis and customized to an organization’s covered activities.

Always review eligibility, covered activities, limits, exclusions and state availability.

The coverage gap

Medical expenses can arrive before questions of responsibility are resolved.



Participant care + organizational resilience

Scenario: remote ankle injury

A participant fractures an ankle during a backcountry trek.

FIELD

How is the participant stabilized and evacuated?

FINANCIAL

Which transport and treatment expenses may remain?

COMMUNICATION

Who explains next steps to the participant or family?

LEARNING

How will the incident inform future planning?

Scenario: volunteer activity

A volunteer is injured during an organization-sponsored service project.

Questions to test

- Is the volunteer an eligible insured person?
- Is the service project a covered activity?
- Are travel to and from the activity addressed?

Operational response

- Give the volunteer a clear point of contact
- Document the incident consistently
- Explain claims steps without implying guaranteed coverage

Scenario: youth or student program

A young participant is treated for hypothermia after a water-based activity.

CARE

Timely treatment and a clear return-to-activity decision.

FAMILY

Transparent communication about the incident and next steps.

PROGRAM

Documentation, coverage coordination and post-incident learning.

Three practical action steps

1 MAP THE FIRST 72 HOURS

Name owners for care coordination, communication, documentation and insurance follow-up.

2 REVIEW COVERAGE ALIGNMENT

Compare covered people and activities across health, General Liability and Participant Accident.

3 PRACTICE THE HANDOFF

Use a tabletop scenario to test how field staff transfer an incident to administrative and claims teams.



A simple evaluation checklist

- ✓ Covered people are clearly defined
- ✓ Staff know what to document and whom to call
- ✓ Covered activities match actual programming
- ✓ Participant and family communications are assigned
- ✓ Travel, evacuation and accident medical expenses are understood
- ✓ Coverage is reviewed when programs or activities change

Key takeaways

1. **Managed risk still produces real injuries and real costs.**

2. **General Liability and Participant Accident serve different purposes.**

3. **The strongest programs connect care, coverage and communication.**

If an injury happens tomorrow, does our response reflect our values?

Questions & Discussion

Bill Smer

National Sales Director, Accident & Health
The Hartford

Since 2022, Bill has supported organizations with specialized Accident & Health insurance solutions. Bill brings more than 20 years of industry experience and serves as an alpine patroller with the National Ski Patrol, holding Outdoor Emergency Care certification.

Thank you

