## **USTA Insurance Reminder**

The USTA offers 24-hour accident insurance (on & off the job), for USTA licensed drivers and trainers.

In addition to the insurance the USTA already offers with a paid membership (\$5,000 accidental death & dismemberment and \$25 weekly disability for a maximum of 26 weeks), they also offer a Voluntary Plan (24-hour accident insurance), with rates from \$243 to \$608.

As folks actively involved in harness racing, it's often easy to think that "accidents always happen to the other guy," until it happens to you. This additional insurance pays you above and beyond what your primary insurance coverage pays.

This is well worth the annual cost, just in case, you're involved in an unfortunate accident.

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