



STUDENT ACCIDENT INSURANCE

K-12 students and athletes may sustain a covered loss as a result of an accident and need benefits to limit the out of pocket expenses for costly medical treatment. Student Accident programs provide the right solution for schools to transfer the financial risk and administrative burden associated with student injuries and accidents.

Student Accident coverage helps to limit a school's general liability exposure. Coverage also provides parents with financial assistance with co-payments, deductibles and other out of pocket expenses and provides coverage for children who may not have primary medical coverage when injuries occur at school.

Program Features:

- Customized accident medical benefits
- Benefits provide coverage for, but not limited to:
 - ⊕ Hospital charges – inpatient and outpatient
 - ⊕ Physician and nursing charges
 - ⊕ Ambulatory medical centers
 - ⊕ Laboratory and x-ray services
 - ⊕ Prescriptions
- Accidental Death and Dismemberment benefits
- Access to ccSTAT, Berkley Accident and Health, LLC's critical care Specialty Treatment Advisory Team
- Benefits payable on a Full or Primary Excess basis¹
- Medical evacuation and repatriation benefits available
- Travel Assistance services

Coverage Options

Compulsory, Voluntary and Sports plans, with or without football are available. Voluntary plans are available in conjunction with Compulsory or Sports plans only.

- **Compulsory Student Coverage** is purchased by the school or districts for all (non-athletic) injuries during school hours while attending, participating in and traveling to and from school sponsored/supervised activities. Summer supervised and sponsored activities are also covered.
- **Sports Coverage** provides coverage for all Junior and Varsity sports (with or without football). Coverage includes tryouts, preseason and postseason play and supervised travel for all interscholastic events.
- **Voluntary Student Coverage** is available on a School Time only or 24-Hour basis. Coverage is paid for by the parents on an individual basis.
 - ⊕ School Time provides coverage during school hours while attending, participating in and traveling to and from school sponsored/supervised activities.
 - ⊕ 24-Hour provides coverage 24 hour per day, including weekends and holidays.

¹Full Excess benefits means that eligible expenses are payable in excess of benefits paid for by any other health plan. Primary Excess means that the first \$100 is paid regardless of other coverage and after that, excess of other coverage (subject to state requirements).

This information is only a brief description of product features available under this insurance plan. Coverages are subject to conditions, limitations and exclusions as contained in the policy.

Product availability and plan design may vary, or not be available, depending on state laws. Berkley Accident & Health, LLC is the U.S.-based accident and health operating entity of the W.R. Berkley Corporation Member Companies. Coverages are underwritten by StarNet Insurance Company, a Berkley Company, A+ rated by A.M. Best, Financial Size Category XV and Acadia Insurance Company in CT, and Great Divide Insurance Company in MA.

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