



# K-12 STUDENT ACCIDENT INSURANCE

## THE CASE FOR COVERAGE

Schools are committed to student safety, but sometimes accidents can occur unexpectedly on the playground, during a sports game or practice, or even during class. When accidents happen, parents may be faced with high deductibles and/or costly medical bills and may turn to the school for help.

When it comes to accidents, however, some schools' general liability policies may have gaps in coverage and either don't cover accident-related costs or have minimal medical payment benefits that may be inadequate for sizable medical expenses.

Student Accident Insurance may help to fill the gaps and reduce the financial impact of unforeseen accidents without sacrificing student care.

Coverage is designed to help pay accident-related medical expenses, including treatment costs and out-of-pocket expenses such as health insurance deductibles, co-pays, coinsurance and more. It pays regardless of negligence (unlike most general liability policies) and allows schools to cover accidents separately, which means paid claims won't impact their general liability experience.

Plus, schools can cover all students in the classroom, on the sports field, in gym class, during extracurricular activities and to/from school-sponsored events.

## HOW WE MEET YOUR NEEDS

**Flexible benefit maximums**, limits, and deductibles may help schools control costs.

**Simple blanket coverage** means that you can cover all your students and student-athletes with a single policy.

**May help to reduce overall** out-of-pocket expenses not paid by primary health insurance plans.

**General liability coverage is enhanced** with a standalone accident policy that can help to lower the frequency of general liability claims and/or lawsuits, potentially reducing premiums for the school.

**No fault Accident Insurance** pays claims regardless of policyholder negligence.

## ACTIVITY SPECIFIC COVERAGE

- Schooltime only
- Extracurricular activities including athletics
- Before / after school programs
- Field trips
- Camps
- Exchange programs



## CORE BENEFITS

- Accidental Death and Dismemberment
- Accident Medical and Dental Expense

## OPTIONAL BENEFITS

- Coma
- Paralysis
- Felonious Assault and Violent Crime - *Provides a benefit in the event of an Active Shooter situation*
- Heart & Circulatory Malfunction - *Provides a benefit in the event of a heart or circulatory malfunction that results in a covered loss*
- Expanded Medical Sports Benefit - *Provides a benefit if a student suffers heat stroke or reinjures or aggravates a previous injury*
- Emergency Medical Evacuation
- Repatriation

## DID YOU KNOW?

*Your school's general liability policy may not cover the following situation:*

A 2nd grade class was on its way to a science museum when a truck rear-ended their school bus. Some students suffered minor bumps and bruises. Although no one appeared to sustain serious injuries, the school wanted the students to receive a physical examination just to be sure.

The school's Student Accident Insurance policy helped to cover the medical costs and ensured that their students could receive proper medical treatment after the accident.

*Scenario is fictitious and used for illustrative purposes only. Exclusions and limitations may apply in other scenarios.*

## BERKLEY A&H, SPECIAL RISK

Berkley Accident and Health is a member company of W. R. Berkley Corporation, a Fortune 500 company and one of the nation's premier commercial lines property/casualty insurance providers.

Our business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for our business partners.

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Company Website: [www.BerkleyAH.com](http://www.BerkleyAH.com)

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## CONTACT US TO LEARN MORE

For more information, please contact your Berkley Accident & Health, Special Risk representative or [email us at specialrisksolutions@berkleyah.com](mailto:specialrisksolutions@berkleyah.com).

This is an Accident Only Policy.

This is a brief description of coverage provided under policy form series AH51051, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at [SpecialRiskSolutions@BerkleyAH.com](mailto:SpecialRiskSolutions@BerkleyAH.com).

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.