



AssuredPartners_{NL}

K-12 Schools—Student Accident Coverage

Student Accident is Insurance coverage provided for covered injuries during the hours and days when school is in session and while attending or participating in school sponsored and supervised activities on or off school premises. Coverage can include participation in: **Interscholastic Sports**, including **Football**, One Day Field Trips, Religious Activities, Travel directly (uninterrupted) to and from a regular scheduled activity with other members as a group and Overnight Field Trips.



Student Accident plans:

- Typical Limits are \$10,000 per accident claim (which satisfies the AHSAA Catastrophic deductible)
- Can cover all students and athletesor just the athletes
- Includes coverage for **Concussions**
- Schedule of Benefits can be adjusted based on the schools needs
- Quoting process is simple and implementing coverage is easy

Why are Student Accident plans important:

- Provides protection to uninsured/underinsured students & student athletes
- Picks up deductibles and co-payments in major medical plans **preventing out-of-pocket expenses** for a claimant.
- Promotes positive public relations for schools
- Can achieve savings in preventing simple or serious injuries from developing into contentious liability claims
- Can help limit a school's liability exposure



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IMPORTANT NOTICE—This brochure has been designed to illustrate the highlights of this insurance and it does not include all coverage details.