



## PROGRAM OVERVIEW: STUDENT ACCIDENT

Available Nationwide

Contact Alive Risk for specialized insurance needs in an ever-changing market. Alive Risk employs experienced underwriters and risk managers with extensive knowledge in Accident and Medical coverage. We take an innovative approach to offer access to specialized solutions tailored to each client.

**Student Accident** can provide access to several lines of coverage, ranging from K-12 through colleges / universities. As this is seasonal business, the majority of accounts are bound between 7/1, 8/1 and 9/1.

### RISK CLASSIFICATIONS:

**K-12 Student Accident:** Targeted groups can include religious, public, private and charter schools

- Base: All students or athletes only
  - Accident Medical (excess) limits: \$25,000 (but not limited to) deductible options
  - AD&D: \$10,000 – \$25,000 (but not limited to)
  - Other coverages available: Field Trip, Volunteers, Cat Cash, Paralysis
- Catastrophic Medical: All students or athletes only
  - Accident Medical (excess) Limits: \$1M – \$5M, 10-year benefit period
  - AD&D: \$10,000 – \$25,000 (but not limited to)
  - Other coverages available: Field Trip, Volunteers, Cat Cash, Paralysis
- Voluntary: Available to be offered to all students. Base coverage is required

**Intercollegiate Sports (ICS):** Targeted groups can include private schools, NCAA Division I, II and III schools, and community colleges

- Base: Includes coverage for all athletes during sponsored and supervised activities of the school (practice and play). Coverage for clubs and intramurals available
  - Accident Medical (excess) limits: \$90,000 (NCAA schools), \$25,000 (non-NCAA schools)
  - AD&D: \$10,000 – \$25,000 (but not limited to)
  - Other coverages available: Expanded Medical, Heart & Circulatory, Paralysis, Group Travel to and from
- Cat Med: Includes coverage for all athletes during sponsored and supervised activities of the school
  - Accident Medical (excess) limits: \$1M – \$5M, 10 yr. benefit period
  - AD&D: \$10,000 – \$25,000 (but not limited to)

### SUBMISSION REQUIREMENTS:

- Alive Risk Accident Application
- 3 Years of Premium / Loss History
- Copy of Expiring policy (if available)

### CONTACT:

**Holly Wilson**  
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612-895-2128  
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or contact your local RT Specialty  
broker or underwriter  
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For more information  
visit [aliverisk.com](http://aliverisk.com)



**Student Accident:** Targeted groups include colleges / universities, either public or private, 4-year or 2-year programs

- Covers all enrolled students for on-campus only or 24-hour
  - Accident Medical (excess) limits: \$10,000 - \$25,000
  - AD&D: \$5,000 - \$25,000 (but not limited to)

**Other coverages available for the following:**

- Study Abroad (K-12 and colleges / universities)
- College Health – grad and undergrad
- International Student (inbound)

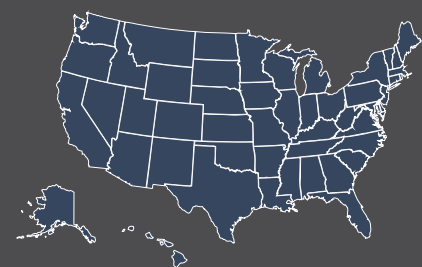
**Potential areas for growth:** charter schools, international student and study abroad are growing / expanding markets

### Excess vs. Primary: What is the Difference?

Most of the plans are written with Accident Medical as Excess. The intent of coverage is to reimburse the insureds for any out-of-pocket expenses incurred as a result of a claim. Carriers who write the Excess coverage assume that all participants and students have major medical (Primary) coverage through their parents' plans.

In the event of an accident to the participant or student during a sponsored and supervised activity of the policyholder, a claim will be submitted to the Primary medical insurance. If there are any out-of-pocket expenses (i.e., deductible, coinsurance), a claim will need to be submitted to the Excess medical carrier, at which time the claim will be adjudicated and expenses will be reimbursed.

**Alive Risk is comprised of four main programs: Amusement, Entertainment, Special Events and Sports & Leisure. For more information visit [aliverisk.com](http://aliverisk.com).**



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