



STUDENT ACCIDENT

Accident Medical offerings available nationwide for all students or athletes only

K-12 STUDENT ACCIDENT

Risk Classifications:

- Schools
 - Public
 - Private
 - Charter
 - Religious

Coverage:

- Base: All students or athletes only
 - Accident Medical (Excess): \$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): \$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

HIGHER EDUCATION

Risk Classifications:

- Colleges / Universities
 - Public or private
 - 4-year or 2-year programs

Coverage:

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

Contact an underwriter to learn more about Study Abroad coverage for K-12 schools, colleges and universities; College Health coverage for graduate students and undergrads; and inbound International Student coverage.

INTERCOLLEGIATE SPORTS (ICS)

Risk Classifications:

- Private schools
- NCAA Division I, II, and III schools
- Community colleges

Coverage:

- 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): \$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): \$1M – \$5M, 10-year Benefit Period
 - AD&D: \$10,000 – \$25,000 (but not limited to)

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.

SUBMISSION CRITERIA

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

CONTACT:

Holly Wilson
Underwriter
612-895-2128
holly.wilson@aliverisk.com

FOR MORE INFORMATION VISIT ALIVERISK.COM