

Partnering to offer school accident medical programs for K-12 grade schools.



K-12 STUDENT & ATHLETIC

ACCIDENT INSURANCE



Trust us to keep your school community safe so you can focus on what matters most.

School sports, special events and other activities are an important part of students' lives, keeping them healthy, active and socially engaged. With Players Health's Catastrophic Accident coverage, ensure your students and their families are financially prepared if a major incident occurs during a school-sponsored activity.

THE PROGRAMS AND WHAT THEY COVER



ATHLETICS AND SCHOOL ACTIVITIES (NO FOOTBALL)

All enrolled students of the policyholder, including all sports activities (no football)



ATHLETICS AND SCHOOL ACTIVITIES (WITH FOOTBALL)

All interscholastic sports, including interscholastic football and cheerleading



ALL SCHOOL ACTIVITIES

All interscholastic sports including interscholastic football, band, cheerleading, majorettes, intramural sports, gym classes and non-sport extracurricular activities

Coverage options are available for sports and activities only or all grades and activities. Coverage plans include blanket/base coverage, voluntary coverage and catastrophic coverage.

BLANKET/BASE STUDENT ACCIDENT PLAN COVERAGES

As described below, the following plans are available:

- Interscholastic Sports Coverage – for Jr. High School and Sr. High School only, interscholastic athletics and activities.
- Interscholastic sports and activities coverage is available, with or without football, for Jr. High School and Sr. High School.
- All School Coverage – with or without athletics and activities
 - » Coverage for PK-8; or
 - » Coverage for PK-12

All School Coverage (premium paid by school)

Coverage is in force for each person for whom School Coverage premium has been paid as set forth in the Policy:

- While on the School premises; during the hours and on the days School is in regular session, and during the hours and on the days when School is not in session while the Covered Person is participating in or attending any Sponsored and Supervised School Activity; and
- While away from the School premises; other than traveling, if participating in a Sponsored and Supervised School Activity; and
- While traveling directly to or from the Insured Person's residence and School for regular School sessions, or for any Sponsored and Supervised School Activity in School designated vehicle.
- Vocational and field trip Coverage is also included.

Interscholastic Sports Coverage | ALL SPORTS/ACTIVITIES (premium paid by school) GRADES Jr. High School and Sr. High School

Coverage is in force for each Insured Person for whom Sports Coverage premium has been paid as set forth in the Policy:

- While practicing for or competing in interscholastic sports and Supervised and Sponsored Sports Activities which are supervised by the Policyholder; and
- While traveling directly to or from such practice or competition in a School designated vehicle.

Also covered under mandatory sports & activities plans: Off-season conditioning for football, vocational classes, JROTC, FFA, weightlifting, cheerleading, and drill team activities.

Excess Insurance Provision -No benefit of this policy is payable for any expenses incurred for Covered Injury which is paid or payable by: 1) an Other Health Plan, including ERISA or self-funded group Policy; or 2) under an automobile insurance policy. Covered Medical Expenses excludes amounts not covered by the primary carrier due to penalties imposed on the Insured Person for failing to comply with policy provisions or requirements.

Medical Payments

The policy provides benefits for loss due to a Covered Injury up to the Total Maximum for all Accident Medical Benefits of \$25,000 for each Covered Accident. Medical treatment must be provided by a qualified, licensed physician and must begin within 90 days from the date of the Covered Accident. Benefits will be payable for Covered Medical Expenses incurred within one or two years from the date of the Covered Accident up to the maximum Benefit Amount shown in the Schedule of Benefits.

Accidental Death & Dismemberment Benefits

Covered Loss must occur within 365 days of the Covered Accident.

Loss of Life	\$10,000
Loss of Two or More Hands or Feet.....	\$10,000
Loss of Sight of Both Eyes	\$10,000
Loss of One Hand or Foot and Sight in One Eye	\$10,000
Loss of One Hand and Foot	\$5,000
Loss of Sight in One Eye.....	\$5,000
Loss of One Hand or Foot.....	\$5,000
Loss of Thumb and Index Finger of Either Hand.....	\$500
Exposure and Disappearance.....	Included

WWW.PSBAinsurance.COM/STUDENT-ACCIDENT

INTERESTED IN

LEARNING MORE?



Fill out your information on our website and Torie Tezik, marketing manager for PSBA Insurance will contact you soon with a quote!