Maximum Medical Benefit – Excess Coverage Only
$25,000 Per Injury/$10,000 Per Injury

Accidental Death & Dismemberment Benefit
$10,000 – Loss of Life (if within 365 days of injury)
$10,000 – Loss of Two or More Members (if within 365 days of injury)
$ 5,000 – Loss of One Member (if within 365 days of injury)

Medical Deductible
$500.00

Who’s Covered
The plan covers all intercollegiate student athletes, student managers, student trainers, student coaches, student cheerleaders, dance & drill teams and mascots (as listed in the Sports Census) for bodily injury sustained during an athletic event or other activity which is authorized by, organized by, or directly supervised by an official representative of the Policyholder, including practices, games, off-season body conditioning and related covered travel. In addition, prospective athletes and their chaperones (up to two) are covered for activities during or directly related to an official visit for which the athlete was invited by the Policyholder.

For student cheerleaders, dance & drill teams and mascots coverage is only effective for activities performed as part of an intercollegiate sports team activity unless Expanded Cheerleading coverage is purchased.

Claims will be paid EXCESS of all other insurance for expenses incurred within the benefit period.

What’s Covered
Injuries that occur during play or practice and traveling as a member of a supervised group. After the deductible and other coverages the plan will pay 100% of usual, customary and reasonable charges incurred within 2 years of an injury. Some benefits are limited to a specific maximum. Examples of covered expenses are:

- Treatment by a legally qualified physician
- Care or services from a hospital or ambulatory surgical center
- Services from a registered graduate nurse (RN or LPN) not related to the insured by blood or marriage
- Professional ambulance service
- Orthopedic appliances
- Treatment by a physical therapist
- Treatment by a Physician’s Assistant (PA)

This is a general summary of the insurance. All standard provisions, limitations and exclusions of proposed insurance benefits are outlined in a specimen policy that is available up request. If there is any conflict between the proposal and the policy, policy provision will prevail.