

## STUDENT ACCIDENT INSURANCE PROGRAM

**AT SCHOOL COVERAGE** – This policy covers the insured student during the normal school term and is extended if your school offers summer school or requires split sessions. The policy provides benefits for Accidental Bodily Injuries that happen:

1. While on school property when school is in session
2. While attending or taking part in any activity sponsored by your school when school is not in session.
3. While attending religious services or instructions.
4. While traveling directly, without delay, to and from home and school on days when school is in session, one hour before school is scheduled to open and one hour after school is dismissed.
5. While traveling directly, without delay, to or from or while attending or taking part in:
  - a) Any activity sponsored and supervised by your school while traveling as a group under the school's supervision, and
  - b) Any religious services or instructions sponsored by your school. Travel must be straight to or from either the insured student's home or school and the place where the services or instructions are held.

**INTERSCHOLASTIC ATHLETIC LIMITATION** - Payment of injuries resulting from any play or practice of Interscholastic Athletics, EXCEPT football for ages 9-12 which is excluded from coverage, will be treated the same as any other injury.

**CLAIM PROCEDURES** - In case of an accident, the student must report at once to Home Room teacher or other school official. Simplified claim forms will be furnished through the office of the principal or president.

**SCHEDULE OF BENEFITS** - This is an illustration, not a contract. The Master policy is on file at the school.

**ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)** - If injuries result in any of the losses listed below the company will pay the benefit shown for that loss. The loss must result within 365 after the date of the accident.

### **FOR LOSS OF BENEFIT**

Life	\$3,500
Both feet or both hands or sight of both eyes	\$3,500
One hand or one foot	\$3,500
Either hand or foot and the sight of one eye	\$3,500
Either hand or foot	\$1,750
Sight of one eye	\$1,750

IF THE INSURED STUDENT SUFFERS MORE THAN ONE LOSS FROM ANY ONE ACCIDENT, ONLY THE LARGER AMOUNT WILL BE PAID.

**ACCIDENTAL MEDICAL/DENTAL EXPENSES (Excess)** - This benefit covers expenses that are not paid or payable by any other group or blanket coverage which includes Blue Cross/Blue Shield or any other Group Prepayment Plan; Employment Benefit Organization Plan; HMO; Union Welfare Plan; Employee Organization Plan; Labor Management Treatment Plan; Federal, State or Other Governmental Plan or Law.

If Injuries require the insured student to be treated by a physician within 60 days subsequent to the date of injury, benefits will be paid subject to a \$50 Deductible, for the reasonable expenses incurred within 52 weeks after the accident .

The maximum benefits payable as the result of any one accident will not exceed \$750 for dental treatment or \$5,000 for medical expenses.

## **COVERED SERVICES**

1. Treatment by a Physician;
2. Hospital services;
3. Services of a Licensed Practical Nurse or RN;
4. X-ray service;
5. Use of the operating room, anesthesia (including the administration thereof), laboratory service;
6. Use of ambulance;
7. Use of an Ambulatory Surgical Center or Ambulatory Medical Center;
8. If ordered by a Physician, prescription medicines, drugs, or any other therapeutic services or supplies; or
9. Home Health Care Expenses.

## **POLICY EXCLUSIONS**

**The Policy does not cover Loss nor provide benefits for:**

1. Practice or play of football for grades 9 through 12;
2. Expenses for treatment on or to the teeth, except for treatment resulting from Injury to natural teeth;
3. Services normally provided without charge by Minnehaha Academy or its employees;
4. Eyeglasses, hearing aids, and examination for the prescription or fitting thereof;
5. Suicide, attempted suicide or intentionally self-inflicted injury;
6. Injury due to participation in a riot;
7. Cosmetic Surgery. Cosmetic surgery does not include reconstructive surgery made medically necessary due to covered accident or Sickness which results in trauma, infection or other diseases of the involved part;
8. Loss resulting from air travel, except as a fare-paying passenger on a commercial airline;
9. Injury resulting from any declared or undeclared war;
10. Injury while in the armed forces of any country;
11. Injury covered by a workers' compensation or occupational disease law;
12. Treatment provided in a government Hospital unless the Insured is legally obligated to pay such charges;
13. Infections except pyogenic or bacterial infections caused wholly by a covered Injury or Sickness;
14. Hernia, unless it results from a covered injury;
15. The Insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a Physician;
16. Claims occurring while parachuting or hang-gliding; or Injury sustained while traveling in or on any two- or three-wheeled motor vehicles by a person who does not hold a valid operator's license;
17. Pre-existing conditions as defined in the Policy.

Insurance arranged by Western Insurance Agency  
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