



K - 12 STUDENT ACCIDENT INSURANCE



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

A.M. Best A++ Rating  
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# K-12 STUDENT ACCIDENT INSURANCE BASIC & CATASTROPHIC ACCIDENT PLANS

Philadelphia Insurance Companies, through its wholly-owned subsidiary, The Allen J Flood Companies, has over 55 years of experience providing Basic & Catastrophic Accident insurance plans for students enrolled in the K-12 grade category. The Philadelphia Insurance Companies plans place an emphasis on offering broad coverage and matching this coverage with family and school-focused claim service. Our overriding goal is to minimize the financial burden for a family when medical treatment is required as a result of an accident at School. Today, even for a family with private healthcare coverage, that financial burden can be significant due to large family deductibles, coinsurance and co-payments that are part of the typical cost-sharing arrangement under a healthcare plan. We know K-12 Student Accident Insurance and we're ready to help your insurance broker and your School protect itself and the families that are such a vital part of the School community.

## Basic Accident Insurance

Our Basic plans will provide coverage for eligible medical expenses incurred as a result of a Covered Accident up to \$50,000 per Covered Person, per Accident. Alternative Accident Medical Expense limit options are also available. A majority of plans are underwritten on a Full Excess or Primary-Excess basis. Benefit Period options of one to three years are available. An explanation for Full Excess Coverage and Benefit Periods is included below. In addition to the Accident Medical Expense benefits, we'll automatically include high limit options for Accidental Death, Dismemberment and Paralysis. Specific payments apply to the AD&D and Paralysis benefits. Please review the sample policy that accompanies our quotations for the payment schedule. Have you ever had a child who injured their teeth and needed some of the treatment deferred for several years? We've got you covered with our Deferred Dental Expense benefit.

## Catastrophic Accident Insurance

Our Catastrophic plans will consider eligible medical expenses that exceed \$50,000 and go up to \$1,000,000, \$2,000,000 and even \$5,000,000 per Covered Person, per Accident. Plans are underwritten on a Full Excess basis. Benefit Period options of 5 years, 10 years and Lifetime can be made available. In addition to the Accident Medical Expense benefit, we can also include additional Accidental Death & Dismemberment benefits as well as Catastrophic Cash benefits which will provide lump-sum payments to the family when a Covered Accident results in Paralysis, Coma or Brain Death. Specific payments apply to the AD&D and Catastrophic Cash benefits. Please review the sample policy that accompanies our quotations for the payment schedule. Catastrophic Cash benefits are not available in all states.

## When Coverage Applies – School Purchased Plans

All enrolled students of the School are automatically covered while they're engaged in School sponsored and supervised activities including athletics, internships, field trips, and summer programs. Please review the sample



policy that accompanies our quotation for a list of excluded expenses and excluded activities. Exclusion wording varies from state to state. Coverage applies to activities in the United States, Canada and Mexico. School sponsored and supervised activities taking place outside these regions can also be covered. Coverage for athletics only or specified exposures such as athletics and extracurricular activities can also be modeled for your school. Let your insurance broker know what your school's needs are and we'll do our best to find the right solution.



## When Coverage Applies – Voluntary Plans

Optional School-time Only or 24-Hour coverage purchased by the student's family for an enrolled student. School administrators and faculty may also be eligible. Our Voluntary plans automatically include Extended Dental benefits.

## Optional Benefits

For an additional premium, benefits can be added for Expanded Medical conditions (i.e. over-use injuries), Heart & Circulatory conditions, Crisis Death events and Emergency Sickness. Not all of these optional benefits are available in all states. We can work with your insurance broker and the school administrator to decide what's right for your school.

## Services We Offer

We offer a highly experienced underwriting team that listens to your insurance broker and your school's needs. We partner with an outstanding Claims Administrator with years of experience and a family and school focused customer service team. Claim forms and claim instructions are available in English and Spanish. Doctor and hospital charges are evaluated for discounts to help keep costs down. Claim reports are delivered in a timely, comprehensive manner. Risk Management services can be made available as part of the package of insurance products Philadelphia Insurance Companies offer.

## Select Definitions

Select Definitions (Definition wording varies by state, please review the sample policy for a complete list of your state specific definitions)

### Full Excess Coverage

We will pay Covered Expenses:

1. after the Covered Person has satisfied any applicable Deductible; and
2. only when they are in excess of amounts payable by any Other Health Care Plan whether or not claim has been made for benefits it provides

### Benefit Period

After a Covered Person incurs their first eligible medical expense within 180 days of the date of the Accident, the Covered Person can incur additional, eligible medical expenses for up to the time frame allowed under the Benefit Period in the policy. This provision applies regardless of whether the policy was renewed.

### Covered Accident

Means a sudden, unforeseeable event that results, directly and independently of all other causes, in an injury or loss and meets all of the following conditions:

1. occurs while the Covered Person is insured under this Policy;
2. is not contributed to by: disease; sickness; or mental or bodily infirmity; and
3. is not otherwise excluded under the terms of this Policy.

### Covered Activity

Means any recurring activity that is shown in the Schedule of Benefits and:

1. takes place under one of the Conditions of Coverage specified in the Schedule of Benefits; and
2. is: sponsored; organized; scheduled; or otherwise provided by the Policyholder.

### Covered Expenses

Means the lesser of the usual and customary charge and the maximum benefit shown, for services or supplies listed, in the Schedule of Benefits and described in the Accident Medical Expense Benefits section of this Policy. Covered Expenses must be Incurred by a Covered Person for treatment for injuries sustained in a Covered Accident.

### Covered Injury

Means any bodily harm that results directly and independently of all other causes from a Covered Accident.

### Health Care Plan

Means any arrangement, whether individually purchased or incidental to employment or membership in an association or other group, which provides benefits or services for: health care; dental care; disability benefits; or repatriation of remains. A Health Care Plan includes group, blanket, franchise, family or individual:

1. insurance policies;
2. subscriber contracts;
3. uninsured agreements or arrangements;
4. coverage provided through: Health Maintenance Organizations; Preferred Provider Organizations; State or Federal Exchanges; Insurance Cooperatives and other prepayment; group practice and individual practice plans;

5. medical benefits provided under automobile "fault" and no-fault" – type contracts;
6. medical benefits provided by any governmental plan or coverage or other benefit law, except:
  - a. a state-sponsored Medicaid plan; or
  - b. a plan or law providing benefits only in excess of any private or non-governmental plan;
7. other valid and collectible medical or health care benefits or services.

## Exclusions & Limitations

Exclusions and limitations vary from state to state. For a complete list of your state specific exclusions and limitations, request a sample policy. We're prepared to review the sample policy form with your insurance broker and your school administrator.

## Next Steps

Contact your insurance broker and ask your broker for a K-12 Student Accident Insurance quotation from Philadelphia Insurance Companies.



**Important notice:** This information is a brief description of the important benefits and features of the Blanket Accident Medical Insurance underwritten by Philadelphia Indemnity Insurance Company. It is not a contract. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth on your policy form. Any policy Philadelphia Indemnity Insurance Company offers to issue will be subject to the laws of the jurisdiction in which it is issued. Philadelphia Indemnity Company may (1) not be able to offer this coverage in all states and (2) elect at its sole discretion not to offer or quote any specific benefit amount or risk. Please contact your agent or local administrator for the availability of coverage in your state.



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