

# PreK-12 Voluntary Student Accident Insurance



## AVAILABLE COVERAGE OPTIONS

Depending on which program your school provides, some or all of the following voluntary insurance products are available for purchase on a voluntary basis:

- School time only student accident insurance
- 24-hour accident coverage
- Student dental accident insurance

## KIDS WILL BE KIDS

1. Make sure your child is properly covered against unforeseen accidents.
2. Purchase coverage at your convenience from any computer.
3. Follow the easy step-by-step instructions and you're done in minutes!



These voluntary participation student accident insurance plans offered through your school can be purchased easily online at:

[www.BollingerSchools.com](http://www.BollingerSchools.com)

## OFFICE LOCATION

200 Jefferson Park, Whippany, NJ 07981

[BollingerSchools.com](http://BollingerSchools.com)



The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis. DBA Risk Placement Services Insurance Brokers. CA License No. 0C66724. Copyright © 2020 Risk Placement Services, Inc.



## School Sponsored Student Accident Insurance Policy

### School Sponsored Student Accident Insurance Policy

#### \$500,000 MAXIMUM BENEFIT

##### ACCIDENT COVERAGE

This Policy covers medical expenses incurred from accidental bodily injuries including but not limited to: 1) broken arm from falling off bicycle, 2) concussion from being hit in the head, or 3) lacerated foot from stepping on broken glass. This Policy does not cover medical expenses from sicknesses such as measles, mumps, or the flu.

##### CHOOSE FROM TWO POLICIES OF PROTECTION FOR YOUR CHILD

**A. School Time Only Protection** covers most school sponsored and supervised activities including regular school session, summer school, direct travel to and from regular school sessions, direct and uninterrupted travel to and from school activities, as well as participation in most school activities (see listed exclusions).

**B. 24-Hour Round-the-Clock Protection** provides coverage on a 24-hour per day basis – during school hours, after school, evenings, weekends, holidays, and summer vacation - anywhere in the world until school reopens the following school year.

**Please note:** Injuries from interscholastic athletic activities and tackle football of any form are not covered under this Policy.

##### \$100 EXCESS COVERAGE

The Student Accident Insurance is \$100 excess coverage. This means that benefits will be paid on the first \$100 of covered expenses without regard to any other insurance coverage that may apply. After the first \$100 in benefits have been paid, you must go to any other personal or group insurance that may apply before this Policy will respond further. If you have no other applicable coverage, this Policy will respond on a primary basis.

**BENEFITS:** are provided for accidental injuries for which medical treatment by a physician, surgeon, dentist, or registered nurse, hospital service, ambulance services, or X-rays are rendered. The initial treatment must be rendered within 90 days of accident and benefits are limited to treatment rendered within 260 weeks of the date of accident. All claims must be submitted to the company within 90 days from the date of accident.

This Policy covers accidental bodily injuries resulting in death and dismemberment. The payable benefit amount for accidental deaths is \$10,000. The payable benefit amount for accidental dismemberment is a maximum of \$20,000 - the actual amount will be determined according to the dismemberment scheduled listed in the Policy. The Exposure and Disappearance Benefit included on the Policy extends coverage for the following: Exposure - If an Insured is exposed to weather because of an Accident and this results in death, the Insured will be eligible for the applicable accidental death benefit.; Disappearance - If the conveyance in which an Insured is riding disappears, is wrecked, or sinks, and the Insured is not found within 365 days of the event, it will be presumed that the person lost his or her life as a result of injury and the Insured will be eligible for the applicable accidental death benefit.

##### MAXIMUM

The maximum benefit payable for medical expenses as a result of any one accident is \$500,000.

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## COVERED MEDICAL EXPENSES

Coverage under the Accident Medical Expense Benefit applies to the following Medical Services resulting from a Covered Injury.

**Hospital Room and Board** are covered to a maximum of the Usual and Customary charges.

**Ancillary Hospital Expenses** including operating room, laboratory tests, anesthesia and medicines (excluding take home drugs) when Hospital Confined are covered to a maximum of \$5,000 of the Usual & Customary charges.

**Medical Emergency Care** (room and supplies) expenses incurred within twenty-four hours of an accident are covered to a maximum of \$100 of the Usual & Customary charges.

**Outpatient Surgical Room** (includes Ambulatory Surgical Facilities) are covered to a maximum of \$1,000 of the Usual & Customary charges.

**Outpatient** diagnostic X-rays, laboratory procedures and tests are covered to a maximum of \$750 of the Usual and Customary charges.

**Physician** non-surgical treatment/examination expenses (excluding medicines) including the physician's initial visit, each necessary follow-up visit and consultation visits when referred by the attending physician are covered to a maximum of \$250.

**Physician's surgical expenses** are covered to a maximum of \$5,000 of the Usual and Customary charges. If a covered injury requires multiple surgical procedures during the same operative session through the same or different incision, only one benefit will be paid, the largest of the procedures performed.

**Assistant physician expenses**, when medically necessary, are covered to a maximum of the Usual and Customary charges.

**Registered nurse services**, when medically necessary, (the nurse cannot be a member of the insured's immediate family) are covered to a maximum of \$375.

**Anesthesiologist expenses** are covered to a maximum of 30% of Surgery expense.

**Physiotherapy expenses** on an inpatient or outpatient basis limited to one (1) visit per day to a maximum of ten (10) visits. Expenses include treatment and office visits connected with such treatment when prescribed by a Physician, including diathermy, ultrasonic, whirlpool, or heat treatments, adjustments, manipulation, massage or any form of physical therapy are covered to a maximum of \$500.

**Non-emergency inpatient and outpatient X-ray expenses** (including reading charges) but not for dental X-rays unless Medically Necessary to evaluate a Covered Injury are covered to a maximum of \$200 of the Usual and Customary charges.

**Radiological procedures** are covered to a maximum of the Usual and Customary charges.

**Diagnostic imaging expenses** including MRI and CAT Scan are covered to a maximum of \$750 of the Usual and Customary charges.

**Ambulance expenses** for transportation from the emergency site to the Hospital are covered to a maximum of \$1,000 of the Usual and Customary charges.

**Rehabilitative limb braces, wheelchairs and other medical equipment or appliances** prescribed by a Physician are covered to a maximum of \$2,500 of the Usual and Customary charges.

**Prescription drug expenses**, for Covered Injuries, prescribed by a Physician and administered on an outpatient basis are covered to a maximum of the Usual and Customary charges.

**Expenses for blood and blood transfusions; oxygen** and its administration are covered to a maximum of the Usual and Customary charges.

**Dental expenses**, for Covered Injuries, are covered to a maximum of \$4,000 of the Usual and Customary charges.

**Eyeglasses, contact lenses or hearing aids** damaged or destroyed as a result of a Covered Injury and prescribed by a Physician are covered to a maximum of \$1,000 of the Usual and Customary charges.

## EXCLUSIONS

### GENERAL EXCLUSIONS

A loss will not be a **Covered Loss** if it is caused by, contributed to, or results from:

1. suicide or intentionally self-inflicted injury or any attempt at intentionally self-inflicted injury.
2. war or any act of war, whether declared or undeclared.
3. involvement in any type of active military service.
4. illness or disease; medical or surgical treatment of illness or disease; or complications following the surgical treatment of illness or disease; except for **Accidental** ingestion of contaminated foods.
5. participation in the commission or attempted commission of any felony.
6. parasailing, bungee jumping, heli-skiing, scuba diving or any other extra-hazardous activity.
7. being intoxicated.
  - a. An **Insured** will be conclusively presumed to be intoxicated if the level of alcohol in his or her blood exceeds the amount at which a person is presumed, under the law of the locale in which the **Accident** occurred, to be intoxicated, if operating a motor vehicle.
  - b. An autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the **Insured's** intoxication.
8. being under the influence of any prescription drug, controlled substance, or hallucinogen, unless such prescription drug, controlled substance, or hallucinogen was prescribed by a **Physician** and taken in accordance with the prescribed dosage.
9. travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight.
10. a cardiovascular event or stroke caused by exertion prior to or at the same time as an **Accident**.
11. any condition for which the **Insured** is entitled to benefits under any Workers' Compensation Act, No Fault Auto Coverage or similar law.
12. the **Insured** riding in or driving any type of motor vehicle as part of a speed contest or scheduled race, including testing such vehicle on a track, speedway or proving ground.

### ACCIDENT MEDICAL EXPENSE EXCLUSIONS

In addition to the General Exclusions stated on the policy, expenses under this additional benefit will not be covered for:

1. Fighting or brawling except in self-defense.

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2. Any expense for which benefits are payable under Catastrophic Accident Insurance Program of the State High School Interscholastic Activities Association, or any state equivalent.
3. Reinjury of the same body part within 6 months of the **Covered Accident** unless previously cleared by a **Physician** to practice or play.
4. Cosmetic, plastic or restorative surgery unless **Medically Necessary** for the treatment of the **Covered Injury**.
5. Any medical expenses related to pregnancy unless **Medically Necessary** for the treatment of the **Covered Injury**.
6. Any expenses for a **Pre-existing Condition**.
7. **Covered Injury** for which the **Insured** is entitled to benefits under Workers Compensation Benefits, Employer Liability Law, or any statutory mandated coverage.
8. Personal comfort or convenience items, such as but not limited to **Hospital** telephone charges, television rental, or guest meals.
9. Treatment by any immediate family member or member of the **Insured's** household.
10. Expenses incurred for dental care, treatment, repair or replacement of sound natural teeth unless **Medically Necessary** for the treatment of the **Covered Injury**.
11. Expenses incurred for eye examinations, eye glasses, contact lenses or hearing aids or the fitting, repair or replacement of these items unless **Medically Necessary** for the treatment of the **Covered Injury**.
12. A hernia.
13. Routine physical examinations and related medical services, or elective treatment or surgery or experimental or investigative treatments or procedures.
14. Expenses incurred for psychological or psychiatric counseling of any kind or any expense for treatment of mental or nervous diseases or disorders.
15. Expenses which the **Insured** is not legally obligated to pay.
16. Expenses for **Custodial Services** or services provided by a private duty nurse unless such expenses are incurred as a result of a **Covered Injury**.
17. Expenses related to the repair or replacement of existing artificial limbs, eyes, or other prosthetic appliances, or rental of existing medical equipment unless for the purpose of modifying the item because the **Covered Injury** has caused further impairment of the underlying bodily condition.
18. Treatment involving conditions caused by repetitive motion injuries or cumulative trauma and not a result of a **Covered Injury**.
19. Treatment for osteochondritis due to overuse and occurring during periods of rapid growth, including but not limited to Osgood-Schlatter Disease.

## CLAIM PROCEDURE

In the event of a claim, occurring other than during school hours, notify Bollinger by calling 866-267-0092 or print a claim form directly from our website [www.BollingerSchools.com](http://www.BollingerSchools.com). (Note: Claims occurring during school hours fall under the school policy. For such claims you can obtain a claim form from the school.)

## ID CARD

STUDENT ACCIDENT INSURANCE

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

Town: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

School District: \_\_\_\_\_

To obtain a claim form, please visit [www.BollingerSchools.com](http://www.BollingerSchools.com)

Administered by:  
**RPS** RISK  
PLACEMENT  
SERVICES  
BOLLINGER SPECIALTY GROUP

P.O. Box 1346, Morristown, NJ 07962  
1-866-267-0092

Please store your card in a safe location for future reference.

This is intended as a general description of certain types of insurance and services available to qualified customers through the Zurich American Insurance Company (1299 Zurich Way, Schaumburg, IL 60196, phone number 800-382-2150, NAIC # 16535, domiciled in New York) solely for informational purposes. Nothing herein should be construed as a solicitation, offer, advice, recommendation, or any other service with regard to any type of insurance product underwritten by Zurich American Insurance Company. Your policy is the contract that specifically and fully describes your coverage, terms and conditions. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Coverages and rates are subject to individual insured meeting our underwriting qualifications and product availability in applicable states.

# Voluntary Student Accident Insurance



## SCHOOL SPONSORED STUDENT ACCIDENT INSURANCE POLICY COST PER SCHOOL YEAR

### SCHOOL TIME ONLY POLICY

**\$30.00**

Coverage through the  
last day of school in June 2023

**OR**

### 24-HOUR 'ROUND THE CLOCK POLICY

**\$113.00**

Coverage through the last day  
of summer vacation 2023

**DO NOT RETURN THE ENROLLMENT FORM TO THE SCHOOL.**

**Make your check or money order payable to RPS Bollinger.**

Mail the form and the appropriate premium to:  
**Bollinger Specialty Group, PO Box 1515, Morristown, NJ 07962**

Your canceled check is your receipt

# Pennsylvania: Enrollment for Student Accident Insurance

LAST NAME \_\_\_\_\_

FIRST NAME \_\_\_\_\_ MIDDLE INITIAL \_\_\_\_\_

MALE  FEMALE DATE OF BIRTH \_\_\_\_/\_\_\_\_/\_\_\_\_  
(Month/Day/Year)

STREET ADDRESS \_\_\_\_\_

CITY OR TOWN \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

EMAIL ADDRESS \_\_\_\_\_

NAME OF PARENT OR GUARDIAN (BENEFICIARY) PLEASE PRINT \_\_\_\_\_

**Fraud Warning**  
Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subject to criminal and civil penalties.

NAME OF SCHOOL DISTRICT \_\_\_\_\_

SCHOOL NAME \_\_\_\_\_ GRADE \_\_\_\_\_

Please select the policy desired.

SCHOOL SPONSORED STUDENT ACCIDENT INSURANCE POLICY  
Premium Cost Per Year

A. SCHOOL-TIME POLICY \_\_\_\_\_  
B. 24-HOUR POLICY \_\_\_\_\_

Students  
Grades Pre-K-12  \$30.00  \$113.00

**PLEASE DO NOT SEND CASH.**  
**Only Checks and Money Orders will be accepted.**

I enclose \$ \_\_\_\_\_ Total Premium

All statements made on this enrollment form are true and complete to the best of my knowledge and belief.

PARENT'S SIGNATURE \_\_\_\_\_ TODAY'S DATE \_\_\_\_\_

Mail this form and the appropriate premium to: **RPS Bollinger, PO Box 1515, Morristown, NJ 07962.** Your canceled check is your receipt.