

## All Interscholastic Sports and Tackle Football

(Includes Limited Mandatory Coverages)

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### **Optional Schooltime Accident Coverage**

Insurance coverage is provided for covered Injuries incurred during the hours and days when school is in session and while attending or participating in school sponsored and supervised activities on or off school premises. Includes participation in: Interscholastic Sports, excluding high school interscholastic tackle football; Summer Recreation Activities sponsored by the school; One-Day School Field Trips (no Overnight) and School Sponsored Religious Activities. Coverage is provided for traveling to, during or after such activities as a member of a group in transportation furnished or arranged by the Policyholder and traveling directly to or from their residence and the school or the site of a covered activity.

### **Optional 24-Hour Accident Coverage**

Insurance coverage is provided for covered injuries around the clock, 24-Hours per day. Provides coverage during the weekends and vacation periods including the entire summer. Students are protected while at Home or away, any place, any time, anywhere. Coverage is provided for participation in Senior High Interscholastic Sports, excluding interscholastic tackle football.

### **Optional Football Coverage**

Covers Accidents occurring while participating in high school interscholastic tackle football practice or competition. Travel is covered when going directly and uninterrupted to or from such practice or competition as part of a group, in transportation furnished or arranged by the Policyholder. Refer to benefits and limitations described inside the brochure. Optional Football Coverage begins on the date of premium receipt and ends on the last day of practice or competition. Ninth Graders who play with 9th graders ONLY are not charged extra for football coverage. Their Optional School-Time Accident Coverage or Optional 24-Hour Accident Coverage will apply if purchased.

### **Optional 24-Hour Dental Coverage (Can be purchased separately or with other coverage)**

Insurance coverage is in effect 24-Hours a day. Injury must be treated within 60 days after the Accident occurs. Benefits are payable within 12 months after the date of Injury. The maximum eligible expenses payable per covered Injury is \$25,000. In addition, when the dentist certifies that treatment must be deferred until after the Benefit Period, deferred benefits will be paid to a maximum of \$1,000. The Student must be treated by a legally qualified dentist who is not a member of the student's Immediate Family for Injury to teeth. Coverage is limited to treatment of sound, natural teeth.

### **Coverage Period:**

Coverage under the School-Time Accident Coverage and the Optional 24-Hour Accident Coverage begins on the date of premium receipt but not before the start of the school year activities. School-Time Coverage ends at the close of the regular nine-month school term, except while the student is attending activities exclusively sponsored and solely supervised by the School during the summer. Optional 24-Hour Accident and Dental Coverage ends when school reopens for the following school year. Coverage is available under the plan throughout the school year at the premiums quoted (no pro rata premiums available).

*See Attached Schedule for Benefits and Rates.*

## Included Limited Mandatory Coverages

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### **Field Trip Coverage**

This coverage applies to students of the School who are participating in one-day field trips. The field trips must be sponsored and directly supervised by the School. The maximum amount payable per covered Injury is \$5,000. Benefits are subject to the Coverage and Limitations stated in the Schedule of Benefits, the Exclusions stated below and the other provisions of the Policy.

There is no additional premium charged for this coverage. However, coverage for overnight field trips and field trips of more than one day require the payment of additional premium.

### **Religious Education Coverage**

This coverage applies to students of the School while attending religious education classes on any weekday and on Sunday. It also applies while the student is traveling directly and without interruption to and from his or her residence or School and the religious education class. It does not apply to any social or sports activities. The maximum amount payable per covered Injury is \$5,000. Benefits are subject to the Coverage and Limitations stated in the Schedule of Benefits, the Exclusions stated below and the other provisions of the Policy.

There is no additional premium charged for this coverage.

### **Excess Coverage**

Benefits will be paid only for such expense that is not recoverable from any Other Plan. We will determine the Amount of benefits provided by Other Plans without reference to any Coordination of Benefits, non-duplication of benefits, or similar provisions. The Amount from Other Plans includes any amount, to which the Insured is entitled, whether or not a claim is made for the benefits. The Student Accident plan is secondary to all other policies.

This provision will not apply if the total Reasonable Expenses incurred for Hospital and Professional Services are less than the amount stated in the Schedule of Benefits under Excess Coverage Applicability.

### **Hospital and Professional Services Benefit**

We will pay Reasonable Expenses incurred for a covered Injury. The Injury must be treated within the number of days stated in the Schedule of Benefits. Services must be given: (1) by a Physician; (2) for Necessary Treatment; and (3) within the time limit stated in the Schedule of Benefits. Benefits are paid to the maximum stated in the Schedule of Benefits for any one Injury for Reasonable Expenses which are in excess of the Deductible and any Copayment. Benefits are subject to the Coverage and Limitations stated in the Schedule of Benefits, the Exclusions stated below and the other provisions of the Policy.

## Additional Coverages – Premium Paid by School

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### **Overnight Field Trip Coverage**

This coverage applies to all students participating in Overnight Field Trips, which are sponsored and supervised by the school. Travel is also covered when going directly and uninterrupted to and from such activity.

*See Attached Schedule for Benefits and Rates.*

## Online Enrollment


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Special Markets Insurance Consultants, Inc has designed a website specifically for parents to purchase voluntary coverages online. No brochures to print and pass out means less work and expense for the schools.

If a school has a website, a link to the [www.k12specialmarkets.com](http://www.k12specialmarkets.com) website should be placed on either the **Home** page or a separate **Insurance** page along with an announcement to parents of these additional affordable coverages now available to them. Parents can then click on the link to the [www.k12specialmarkets.com](http://www.k12specialmarkets.com) website and either apply online or download and print out the brochure/enrollment form to complete and mail in with a check or money order.

### Instructions

1. Go to [www.k12specialmarkets.com](http://www.k12specialmarkets.com)
2. Click on **Plan Information** in the vertical navigation bar.
3. Enter **School System**. Some schools or districts have more than one way of stating their school name. We suggest entering just the first letter of the school's name.
4. Select **State**.
5. Click on **Look Up**.
6. Click on the current year for your school or district to display the brochure with the coverages available to your school. Parents can either **Print** and complete the enrollment application and mail to the address listed along with a check or money order. **OR**
7. Parents can enroll online by clicking on **Enroll Now**.
8. Enter **School System**. Some schools have more than one way of stating their school name. We suggest entering just the first letter of the school's name.
9. Select **State**.
10. Click on **Look Up**.
11. Check the Plan(s) that the parent wants for their child.
12. Complete the online application information.
13. Pay by Credit/Debit Card.
14. Print the ID Card.

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