



ACCIDENT INSURANCE JUST FOR K-12 SCHOOLS



If an accident occurs as part of your school activities, this excess **Accident Insurance** plan provides coverage to your students for medical expenses associated with accidental injuries, with deductibles as low as \$0.

CUSTOMIZE WHO'S INCLUDED

- Students attending school-sponsored and supervised activities, including summer recreational activities, and travel to and from covered activities
- Student-athletes participating in interscholastic sports tryouts, practice sessions, and games; this option can include or exclude football

WHAT'S COVERED

- Hospital bills, including room and board
- Emergency room and outpatient treatment; ambulance expenses
- Medical or surgical treatment by a licensed doctor
- Prescription drugs and medicines
- Care for dental injuries

Coverage applies on an excess basis, after all other applicable health care plans are exhausted. If no other health care plan or policy exists, benefits will be payable like primary coverage. This policy also includes *Accidental Death*, *Dismemberment*, and *Paralysis* benefits, as well as *Crisis Death* benefits (where allowed).

OPTIONAL ADD-ON: CATASTROPHIC COVERAGE

Round out your coverage with a catastrophic policy add-on, featuring coverage limits up to \$5 million and catastrophic cash benefits. Ask your agent for more information.

For full coverage description, please visit
www.brotherhoodmutual.com/insurance/accident-medical-insurance

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