



ACCIDENT INSURANCE JUST FOR COLLEGES



If an accident occurs as part of your college 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

- Registered and enrolled students, or just your student-athletes, including student managers, student coaches, and student athletic trainers.

CUSTOMIZE COVERED ACTIVITIES

- **Classes** and other school-supervised activities
- **Intercollegiate sports games**, practice sessions, and tryouts, and travel to and from these activities; can include intercollegiate team cheer unit competitions (restrictions apply)
- **Intramural and/or club sports** activities

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, coverage will be payable like primary coverage. This policy also includes *Accidental Death* and *Dismemberment* benefits.

OPTIONAL ADD-ONS

- Expanded medical benefit for covered sports conditions
- Heart and circulatory benefits
- HMO/PPO denial benefits
- Re-aggravation of pre-existing injuries
- Guest recruits and chaperones
- Catastrophic policy, with coverage limits of up to \$5 million

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

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