



K-12 student accident insurance

Questions & answers

Q: What's the difference between School Time and Around the Clock?

A: School Time coverage is coverage for sponsored and supervised school activities. This **WOULD** include field trips, sports **OTHER THAN** football, and any other school sponsored and supervised extra-curricular activities. Coverage would end on the last day of the school year, except for organized (sponsored and supervised) school activities that might occur during the summer. Around the clock coverage is 24/7 accident coverage (home, school, holiday periods, summer, etc.). The coverage for this lasts until the first day of school the following fall.

Q: What is the difference between the three tiers of coverage?

A: The benefit amount payable is different in the event of a claim. Please refer to the brochure for the plan benefits.

Q: How do I file a claim?

A: Get a claim form from the school (or we can email them one). Have it completed and sent in along with the bill(s). The address is on the claim form. If the claim was a school time claim, the school would have to complete part of the claim form.

Q: Will I get an insurance card?

A: No, this is Accident only coverage, so no ID cards are issued.

Q: Can I go to Around the Clock coverage later on?

A: No, once you have purchased coverage you will need to wait until the next school year to purchase a different plan.

Q: What does Football annual and spring cover?

A: The annual football coverage covers all football activities that occur in the fall, and also the sponsored and supervised spring/summer activities as well. Spring football coverage covers all football activities that occur in the spring and summer if sponsored and supervised activities.

Q: If my child is in middle school do we need to purchase Football coverage?

A: No, unless they are participating in JV or Varsity football grades 9-12.

Q: Do I need to purchase School Time or Around the Clock coverage if I purchase Football coverage?

A: You do not have to purchase other coverage but football coverage covers **ONLY** the football activities. So if you're looking for coverage other than football, you do need to purchase one of the other coverages as well.

Q: Is this health insurance? Does it cover physicals?

A: This insurance is Accident only. It does **NOT** cover Sick, or Wellness.

Q: Does this cover my child to and from school?

A: Only in a school sponsored and supervised vehicle (i.e. bus).

Q: Does this cover my child on field trips? Overnight?

A: Yes, even the school time coverage would cover overnight field trips.

Q: What are the exact dates for Football coverage? When does annual coverage begin and spring coverage begin and end?

A: This would be different for every district/school. Annual football usually starts a few weeks prior to the first day of school. Annual football coverage covers for any school sponsored and supervised football activity, including spring football and summer training. Spring football coverage could be purchased by any student who did not purchase the fall football coverage. This covers for spring and summer school sponsored and supervised football activity. There is no coverage prior to the effective dates of the policy regardless of when football practice starts.

Q: Is football camp covered?

A: If it is a school sponsored and supervised event, there would be coverage for those enrolled who have purchased football coverage. For new students to have coverage for football camp and conditioning they would need to purchase the summer day camp/off season conditions coverage now available.