



*We have you protected!*

## Student Accident Shield

*Accident Insurance that protects a college and university's most valuable resource...its students!*

### **Summary:**

Two circumstances a college and university can be assured of: students will have accidents and expenses will arise when an injury is sustained. Students without insurance are at risk for significant expenses to treat an injury caused by an accident however, even students with primary insurance are at risk. Insured students will incur out-of-pocket expenses for things like deductibles, co-insurance or possible denials by out-of-network insurance plans.

Specialty Insurance Solutions has designed **Student Accident Shield**, an exclusive plan that helps offset expenses related to injuries sustained by college students. This unique product encompasses up to three types of coverage to protect a student:

- 🛡️ \$10,000 benefit per injury - 24-hour Accident Coverage (excluding Intercollegiate Sports Injuries)
- 🛡️ \$5,000 benefit per injury - Intercollegiate Sports Accident Coverage
- 🛡️ \$10,000 maximum benefit - Accidental Death, Dismemberment (AD&D) or Loss of Sight benefit

**Student Accident Shield** is a blanket accident plan which provides coverage for all enrolled students. This program is individually underwritten for each college and university. Various institutional demographics and selected benefit options will determine the overall premium. **Starting premiums can be as low as \$1 per month per student.**

### **Benefits of Student Accident Shield:**

- 🛡️ Provides uninsured students with accident coverage
- 🛡️ Insured students will have coverage to offset costs related to deductibles, co-insurance or possible denials
- 🛡️ Coverage is worldwide 24/7 and will protect students on and off campus
- 🛡️ Will cover participation in club and intramural sports
- 🛡️ AD&D benefit will provide some comfort for a family dealing with a devastating and tragic event
- 🛡️ Will be viewed and respected by students, parents, families and the community as a true benefit of being an enrolled student
- 🛡️ Ensures all student-athletes will have at least \$5,000 of intercollegiate sports accident coverage
- 🛡️ Will reduce intercollegiate sports insurance claims
- 🛡️ Protects a student-athlete and institution from expenses denied by an intercollegiate sports insurance plan

## Schedule of Benefits:

-  Deductible Amount - \$0
-  Benefit Period – 52 weeks
-  Co-insurance Percentage – 100% of Usual, Reasonable & Customary (URC ) Charges
-  Type of Coverage – Full Excess
-  Insurance Carrier – “A” Rated by A.M. Best

## **QUESTIONS & ANSWERS**

- Q:** Will this policy cover accidents that are not related to a specific school related activity?  
**A:** Yes. This coverage is worldwide 24/7 and will protect your students on and off campus.
- Q:** Will this policy cover participation in organized activities such as club and intramural sports?  
**A:** Yes.
- Q:** Will this policy provide coverage if a student is sick?  
**A:** No. This is accident only coverage. Benefits are not payable for loss due to sickness.
- Q:** If a student has primary health insurance what benefits do they receive from having this accident coverage?  
**A:** This accident plan may cover various out-of-pocket expenses such as deductibles, denied benefits and co-insurance fees that a student may be responsible for from their primary health insurance plan.
- Q:** Can students receive a refund if they withdraw from school?  
**A:** No. The policy is underwritten on a blanket basis and only applies to actively enrolled students at your institution and only during the period of coverage.
- Q:** If a student enrolls either in the Spring semester or for Summer school can the student receive a pro-rated premium?  
**A:** No. Since we do not typically collect rosters from you it is understood that student enrollment may change from semester to semester and even within a semester. The plan is designed to contemplate those changes both to enrollment and withdrawal. Further, to avoid a significant administrative effort tracking these types of transactions we are unable to offer a pro-rata premium option. At each renewal we will look at your previous academic year’s total enrollment to determine the rate.

## **CLAIM PROCEDURE**

Simplified claim forms will be provided to the institution. Students will obtain a claim form through the school so active enrollment can be verified. The student will attach itemized bill(s) and Explanation of Benefit statements from the student’s primary insurance to the completed claim form and mail to the address shown on the claim form. Claims for benefits must be filed within 90 days from date of accident. Only one claim form necessary per accident.

## **Premium Determination & Remittance:**

Total institutional premium for an academic year will be based on the total number of enrolled students from the previous academic year.

**To obtain a formal proposal – Call 913-428-8444 or  
Email: [jstruckle@sis-inc.biz](mailto:jstruckle@sis-inc.biz)**