



K-12 Student and Athlete Accident Insurance

Stay financially covered from classroom to playing field.

Our accident insurance is designed to provide best-in-class coverage for K-12 students and student athletes who experience accidents.

Your child's school has purchased a policy that will provide benefits for eligible medical expenses if your child experiences a covered injury during a school-sponsored sporting event.

However, you may still be faced with deductibles and out-of-pocket expenses in the event of a covered injury during a non-sporting event. You have the opportunity for more financial protection in the event of a covered injury during recess, field trips, and travel to and from school, and other school-sponsored activities or even anywhere during the school year.

That way, you can focus more on what is important: your child's recovery; and less on the expenses to do so.





School-provided athlete insurance benefits

The Loyalsock Township School District has purchased accident insurance to cover students enrolled at the Loyalsock schools during the 2019-2020 academic year. It helps protect a student who experiences a covered injury while participating in Loyalsock supervised and sponsored sports activities like football, band, cheerleading, off-season conditioning, and Powder Puff football. The insurance also provides coverage for domestic travel directly to and from activities that take place at another playing field.

The insurance provides up to \$25,000 of medical expense coverage for the usual and customary charges incurred within two years from the date of the student's covered injury for inpatient and outpatient hospital services, plus other services that have not been covered under another health benefit plan. This is known as an "excess medical expense benefit". The insurance also provides a fixed benefit of \$10,000 in the event of death or up to \$20,000 in the event of a loss of limbs, eyesight or hearing. The maximum payable amount under the coverages purchased by Loyalsock for covered injuries occurring during Loyalsock supervised and sponsored sports activities during the 2019-2020 academic year is \$1,000,000.



Now available to purchase: non-sport student accident protection at an affordable rate.

As a parent of a Loyalsock student, you can also apply for insurance coverage that can reimburse you for eligible medical expenses if your child experiences an injury during a non-sporting activity at school or 24-hours a day, on or off school premises. Now, while your child is enjoying his or her active lifestyle, you are enjoying the peace of mind that comes with knowing you are financially protected.

The insurance would provide up to \$250,000 of medical expense protection for covered medical charges incurred within one year from the date of the student's covered injury for inpatient hospital services and out-patient and other services that have not been covered under another health benefit plan. They are usual and customary expenses and limited for some expenses to a maximum dollar amount. The insurance also provides a fixed benefit of \$2,500 in the event of death or up to \$20,000 in the event of a loss of limbs, eyesight or hearing. For specifics on benefit amounts and other limitations and exclusions, please review the policy form available to you as a parent on the Loyalsock website.



Together with the experience of Liberty Mutual

For over 100 years, we've been committed to creating competitively-priced insurance products and services that provide security and confidence for our customers and their ever-changing needs. Our enduring commitment to expert advice, personalized service, and quality coverage has earned the loyalty of our customers. As a trusted industry leader, we take pride in providing specially designed K-12 policies to meet our customers' needs.

Injuries can happen off the playing field too.

That's why we offer two coverage levels to cover non-sports related injuries. Choose the coverage that best fits your child's needs:

24-Hour Coverage (Accident Only)

Provides around the clock coverage to your child 24-hours a day, while he or she is in school, at home or away. Effective through August 10, 2020.

\$112.50 per student rate

School Time Coverage (Accident Only)

Provides coverage to your child during school hours/days. You will be financially protected while he or she is on school premises, attending school sponsored and supervised activities, travelling on school-provided transportation, directly between home and school/activity.

\$28 per student rate

24-Hour and School Time Coverage

Coverage is provided from the date the student's completed application has been accepted, and premium received, by us, to the end of the regular school year or policy term, whichever occurs first.

Additional Resources:

To obtain more information about the 24 Hour or School Time coverage available to your child, please visit:

www.K12StudentInsurance.com

Enrollment for 24-hour or School Time additional coverage:

1. Find your school district at **www.K12StudentInsurance.com**
2. Browse rates
3. Apply for coverage

HSR is an independent licensed insurance agency and is authorized to solicit applications for student accident insurance on behalf of Liberty Insurance Underwriters Inc.

Liberty Insurance Underwriters Inc., a Liberty Mutual company, issues Blanket Accident insurance on policy form LIUI AH BACC P001 PA (Ed. 12-13). **LOYALSOCK SPONSORED SPORTS ACTIVITIES:** This insurance provides benefits if a covered injury is sustained in a covered accident, during sports activities that are sponsored and supervised by the policyholder, and it is not a substitute for major medical insurance. This is a **limited benefit policy**. The policy form contains definition of each of the injuries covered by the policy, the periods during which the injury must be diagnosed and services received, other terms and conditions, including policy maximums, limitations and exclusions, including exclusions for sickness and disease, pre-existing conditions, and for injuries not sustained during covered activities. **MEDICAL EXPENSE BENEFITS:** Medical expense benefits are excess of benefits provided by other arrangements, including other insurance policies, that provide for payment or reimbursements of medical expenses. **PARENT PURCHASED LOYALSOCK SCHOOL TIME OR 24-HOUR COVERAGE:** This insurance provides benefits if a covered injury is sustained in a covered accident during non-sports activities that occur EITHER 1) on the premises of the school while the school in which your child is enrolled is in session or is travelling to or from that school on school provided transportation OR 2) regardless of where occurring so long as your child remains enrolled in the school and that school year has not ended. **BLANKET ACCIDENT INSURANCE:** Blanket Accident insurance is not a substitute for major medical insurance and is a **limited benefit policy**. The policy form contains definition of each of the injuries covered by the policy, the periods during which the injury must be diagnosed and services received, other terms and conditions, including policy maximums, limitations and exclusions, including exclusions for sickness and disease, pre-existing conditions, and for injuries not sustained during covered activities. **MEDICAL EXPENSE BENEFITS:** Medical expense benefits are excess of benefits provided by other arrangements, including other insurance policies, that provide for payment or reimbursements of medical expenses. Home office: 175 Berkeley Street, Boston, MA 02116. Service center: Dover, NH © 2019 Liberty Mutual Insurance PER 465977 K12 08/2019