

# Voluntary Student Accident Plan Coverages

CO,FL,KS,NE,VA Only

## 24 Hour Coverage:

Provides coverage for accidental injuries occurring around-the-clock, at home, at school, on weekends and during the summer. Coverage also includes all organized youth sports activities. Coverage is effective at the later of the date the application and premium are received by the company or the effective date of the policy issued to the school or school district. Coverage ends on the earlier of the date coverage has been in force for twelve months or the first day of the next school year. High School Football is excluded under the 24-Hour Coverage.

## At School coverage:

Provides coverage for accidental injuries occurring while at school, when school is in session and while participating in school sponsored and supervised activities. Coverage includes all school sponsored athletics except High School Football. Covered travel is defined as:

1. uninterrupted travel to and from insured's residence and scheduled classes;
2. travel to and from other school sponsored activities while as a member of a group in a vehicle furnished or approved by the school.

Coverage is effective at the later of the date the application and premium are received by the company or the effective date of the policy issued to the school or school district. Coverage ends on the earlier of the date coverage has been in force for twelve months or the first day of the next school year.

## High School Football Coverage:

Provides coverage for accidental injuries while participating in the actual play or practice of regularly scheduled High School Football. Coverage is effective at the later of the date the application and premium are received by the company or the effective date of the policy issued to the school or school district. Coverage ends on the earlier of the date coverage has been in force for twelve months or the first day of the next school year.

Middle School or Junior High School Football is included under At School or 24-Hour Coverage.

## Extended Dental Coverage:

Provides extended dental coverage for accidental dental injuries to Sound, Natural Teeth to all students who are covered by At School, 24-Hour or High School Football Coverage. Extended Dental Coverage cannot be purchased without other coverage. Dental benefits resulting from a covered accident are as follows:

1. 80% of Reasonable Charges for examinations, diagnosis, X-rays, restorative treatment, endodontics and oral surgery, up to a maximum of \$10,000 per injury.
2. 80% of Reasonable Charges incurred for new, or repair or replacement of, dentures, bridges, dental implants, dental bands or braces or other dental appliances, crowns, caps, inlays or onlays, fillings or any other treatment of the teeth or gums if as a result of injury up to a maximum of \$10,000 per injury.

***NOTE: This coverage may vary in your state.***

***Please refer to the student brochure for exact Policy limitations and/or benefits.***

