

# K-12 Student Accident Insurance

## Reliable Coverage for K-12 Students



Educational institutions across the country deliver a wide range of educational opportunities to enrich the lives of our children. Field trips, team sports, and other extracurricular activities provide students with dynamic, new ways to understand the world beyond the classroom setting.

Yet accidents can interrupt these activities. According to the American Academy of Pediatrics (AAP), more than 3.5 million children ages 14 and under get hurt annually playing sports or participating in recreational activities.

### How We Meet Your Needs

No other company matches the breadth and depth of our experience, with K-12 plans that meet the needs of both private and public schools across the country:

- Depth, breadth and flexibility of coverage:** Flexible plan design options—excess or primary, mandatory or voluntary—to help schools meet their specific needs and cover all types of K-12 and day care activities from after-school camps to interscholastic sports.
- Cutting edge technology to meet today's active lifestyles:** Our full-service online capabilities are equipped with convenient online enrollment and payment options, EOB download, claims look-up, and customized reporting for seamless administrative support.
- Focus on prevention, safety, and cost containment:** Beyond insurance, we are industry leaders in social advocacy for our customers, with innovative campaigns to help keep kids healthy and safe whether they're on the field or in the classroom. Along with a flexible PPO network and in-house claims and customer service, we help control costs without sacrificing care.

When accidents occur on school property or during supervised school activities, it can present potential liability to schools as well as financial and emotional hardship to affected families.

That's why we're here. At AIG Accident and Health, we consult with our broker partners and clients to develop K-12 risk management programs that provide financial protection and help schools fulfill their commitment to the health and well-being of their student body.

### Why AIG?

- A single-source solution:** With the industry's most extensive ranges of products and services, we enable clients to build holistic programs, ranging from accident to general liability to student health risk management programs.
- Deep expertise with an over 60-year history in the K-12 market:** Time-tested and established as the largest national writer of K-12 student accident insurance by policy issue, our expertise enables clients to manage virtually any risk with confidence.
- Financial strength:** As a worldwide insurance organization with \$64 billion in revenue and with an average of \$123 million in claims paid each business day in 2011, it's no surprise that we are the carrier of choice for more than 88 million customers around the globe.

## Full Service Capabilities with AIG

- In house claims and customer service
- Online enrollment option
- VISA/MC on-line payment options
- Toll free phone numbers
- Customized reporting
- Passive PPO network for effective cost-savings
- Educational sports safety and student health initiatives

## Strategic Approach to Compliance

We've adopted the industry's most rigorous compliance and customer service standards and are firmly committed to principled corporate governance. The rules, processes and controls we've embedded into our operating policies not only help our clients comply with applicable insurance regulations, but also provide tools to help identify potential risk exposures and react in a timely manner to emerging risks.

## K-12 Plans At-A-Glance

### Student Accident Medical Expense

#### School-sponsored

Coverage for school-sponsored and supervised activities including sports, on or off school premises

One day non-athletic field trip coverage (included at no additional charge when sports coverage is purchased)

Up to \$1,000,000 benefit maximum

Accidental death and dismemberment benefit included

No deductible requirement

Usual and customary benefit schedule

### Athletic Accident Medical Expense

#### School-sponsored

Coverage for interscholastic and intramural sports, and non-sport extracurricular activities including band, cheerleading, and gym class

Includes coverage for tryouts, pre-season and post-season play and conditioning

Up to \$1,000,000 benefit maximum

### Voluntary

Complements coverage available through school-sponsored plans

Voluntary option for parents to purchase additional coverage for accidental injuries

Up to \$500,000 maximum benefit

School time and 24-hour coverage (where available)

Accidental death & dismemberment benefit

Extended dental benefit

Primary coverage

### Catastrophic Accident

Designed for serious school-related injuries that may require long-term medical care and excessive medical expenses

Catastrophic accident medical expense

Catastrophic cash benefit

## Learn More

Toll-Free Telephone:  
800.416.3797

E-Mail:  
[aandh@aig.com](mailto:aandh@aig.com)

Web:  
[www.studentinsurance.com](http://www.studentinsurance.com)

This flyer provides only brief descriptions of the coverages available. Policies contain reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in each Policy. If there are any conflicts between this document and each policy, the Policy shall govern. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa, with its principal place of business at 175 Water Street, New York, NY 10038. Coverage may not be available in all states or jurisdictions.



Bring on tomorrow