



# K-12 Student Accident Insurance

*We'll focus on the risks, so you can focus on education*

**With our K-12 Student Accident coverage, QBE makes it possible for schools to fulfill their commitment to the health and well-being of their students and athletes.**

## Coverage choices

Choose the plan that best suits your school's needs. There are no deductibles – unless you want them.

### Compulsory Coverage

This coverage helps to pay out-of-pocket medical expenses resulting from an accidental injury. Can be purchased to cover all students during school time activities or athletes during covered sports activities, or both.

#### School time accident medical coverage

Provides benefits for covered injuries sustained when school is in session and while covered persons are attending or participating in school-sponsored and supervised activities, on or off school premises. Coverage may include:

- interscholastic sports, including football, if elected
- summer recreational activities
- extracurricular activities
- travel to and from school and other sites of school-sponsored and supervised activities

#### Interscholastic sports and football coverage

Provides benefits for covered injuries sustained during tryouts, practice, pre-season and post-season play, and travel to and from games and/or practice.

### How benefits are paid

#### Excess

Our compulsory policies offer high-level benefits for eligible medical expenses incurred as a result of a Covered Accident up to \$1,000,000. Benefits are payable for eligible expenses that are in excess of benefits payable to the student by any other healthcare plan. If no other healthcare plan exists, benefits are payable like primary coverage.

#### Primary Excess

Benefits are payable for the first eligible medical expenses incurred up to the primary dollar amount you select. Additional eligible expenses will be payable only when they exceed the amounts payable by any other healthcare plan.

### Voluntary Coverage

Available to the student body and faculty members and paid for by each covered person.

#### Full-time 24-hour accident medical coverage

Provides benefits for covered injuries around the clock and throughout the year including weekends, vacations and summers. Each insured person is covered while at home or away, any place and any time.

#### School time accident medical coverage

Provides benefits for covered injuries sustained when school is in session and while covered persons are attending or participating in school-sponsored and supervised activities, on or off school premises.

### Catastrophic Accident Insurance

Despite our best efforts, serious accidents can happen any time. And with them come increasing medical expenses. Our catastrophic plans provide an extra layer of protection for you and your K-12 students and athletes up to a \$5,000,000 accident medical expense benefit with benefit periods up to 10 years. Additionally, if a covered person suffers paralysis, coma, or brain death as a result of a covered accident, our optional catastrophic cash benefit will be paid in addition to the medical expense benefits.

Available upon request:

- Higher benefit levels
- Lifetime Benefit Period
- Additional CAT cash benefits

## Plans include accidental death, dismemberment and paralysis (plegia) benefits (AD&D)

If a covered injury results in any of the losses specified within one year from the date of the accident, we will pay the AD&D benefit in addition to any medical expense benefits payable. If the same accident causes more than one of these losses to the same student, we will pay the largest amount that applies:

- Loss of life
- Total paralysis of upper and lower limbs, both upper or lower limbs, or upper and lower limbs on one side of the body
- Loss of any combination of two: hands, feet, or eyesight
- Loss of one hand, one foot or sight in one eye

*Note: Paralysis means total loss of use, without severance, of a limb. This loss must be determined by a physician to be complete and nonreversible. Loss of a hand or foot means complete severance through or above the wrist or ankle joint. Severance means the complete and permanent separation and dismemberment of the part from the body. Loss of sight means the total, permanent loss of all vision of the eye. The loss of sight must be irrecoverable by natural, surgical or artificial means.*

### Optional Benefits\* (additional premium may apply):

- Crisis Death Benefit
- Concussion Extension Benefit
- Expanded Coverage for Sports Conditions Benefit
- Heart & Circulatory Benefits
- School Volunteer Coverage

### For your peace of mind

You can be sure that your K-12 Accident Insurance will be administered by experts who are:

- Financially sound, established specialists in the student accident and special risk accident insurance business
- Quick to answer inquiries and requests for quotes
- Service oriented and able to issue policies and settle claims efficiently

**ABOUT QBE** – QBE North America is part of QBE Insurance Group Limited, one of the world's largest insurance and reinsurance companies. Headquartered in Sydney, Australia, QBE operates out of 27 countries around the globe, with a presence in every key insurance market. The North America division, headquartered in New York, conducts business through its property and casualty insurance subsidiaries. QBE insurance companies are rated "A+" by Standard & Poor's and "A" (Excellent) by A.M. Best – financial-size category (XV).



### QBE Accident & Health

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For more information about our Special Risk Accident insurance program and how we can help provide accident insurance for those in your care, please contact:

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\*Top 10<sup>®</sup> claim made based on premiums earned, see [2022 NAIC Accident & Health Policy Experience Report](#).

This literature is descriptive only. Actual coverage is subject to the language of the policies as issued.

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