

STUDENT AND ATHLETIC INSURANCE PLANS

SCHOOL-TIME STUDENT ACCIDENT COVERAGE: Protects your students the entire school year, during regular school sessions, as well as participating in other school-sponsored activities requiring the attendance of the student. Protects your students while traveling directly to or from the student's residence and school to attend or participate in school activities. Coverage for senior high school football injuries is only provided by Optional Senior High School Football Only Coverage.

24-HOUR-A-DAY ACCIDENT COVERAGE: Protects your students 24 hours a day. Pays benefits for all covered accidents until the end of the policy year. The student is protected AT HOME, AT SCHOOL, AT CAMP, ON VACATION . . . ANYWHERE ACCIDENTS CAN HAPPEN. Motor vehicle injury is limited to traveling directly to or from the student's residence and school to attend or participate in school activities. Coverage for senior high school football injuries is only provided by optional Senior High School Football Only Coverage.

24-HOUR-A-DAY ACCIDENT AND SICKNESS COVERAGE: 24-Hour Accident and Sickness Coverage extends accident benefits (except Dental and Accidental Death and Dismemberment) to cover sickness. 24-Hour Accident and Sickness Coverage excludes pre-existing conditions as described in the Policy. Coverage must be purchased within 75 days of the beginning of each school term or within 75 days of initial enrollment into the district as a new student. Exceptions will only be made for those students who become ineligible under another plan of credible coverage. Coverage will be effective as of the day after receipt of premium.

OPTIONAL SENIOR HIGH FOOTBALL ONLY COVERAGE: Players in Grades 10-12 and those in Grade 9 playing or practicing with Grades 10-12 are covered while engaged in the practice or play of Senior High School football under direct school supervision. Covers travel to or from a Senior High School football game or practice as a team member. If travel is in a vehicle, it must be furnished by the school and supervised solely by school employees. Coverage will continue through the date of the last official game of the current season, including playoffs. NOTE: It is not required that Senior High School Football players purchase School-Time or 24-Hour Coverage. However, if they do not purchase one of those coverages, they are not covered for other sports and activities. Senior High School Football premium covers Senior High School Football Protection ONLY. Off-Season Physical Conditioning is not covered, unless 24-Hour Coverage was purchased the previous year.

EFFECTIVE AND EXPIRATION DATES

SCHOOL-TIME STUDENT ACCIDENT COVERAGE: can be purchased at any time. Coverage will become effective upon receipt of the premium. For students who purchased coverage the previous school year, the effective date will be retroactive to the first day of school provided the new premium is paid within 7 days of the opening day of the school term. Students participating in pre-school practice or play for interscholastic sports sanctioned by the Ohio High School Athletic Association will be covered as of the date of actual premium payment but only while engaged in actual practice or game sessions. Other aspects of coverage will not start sooner than the first day of regular school sessions. The expiration date of coverage shall be the close of the regular nine month school term, except while the Insured is attending academic classroom sessions exclusively sponsored and solely supervised by the school during the summer.

24-HOUR-A-DAY ACCIDENT COVERAGE: can be purchased at any time. Coverage will become effective upon receipt of the premium. For students who purchased coverage the previous school year, the effective date will be retroactive to the first day of school provided the new premium is paid within 7 days of the opening day of the school term. Students participating in pre-school practice or play for interscholastic sports sanctioned by the Ohio High School Athletic Association will be covered as of the date of actual premium payment but only while engaged in actual practice or game sessions. Other aspects of coverage will not start sooner than the first date of regular school sessions. Coverage will terminate at the earlier of: a) the date the Policy terminates; or b) the date the Insured ceases to be an Eligible Person; or c) the end of the period for which any applicable premium has been paid.

24-HOUR-A-DAY ACCIDENT AND SICKNESS COVERAGE: must be purchased within 75 days of the beginning of each school term or within 75 days of initial enrollment into the district as a new student. Coverage will be effective as of the day after receipt of premium. For students who purchased coverage the previous school year, there will be no interruption in coverage provided the new premium is paid within 7 days of the opening day of the school term. Coverage will terminate at 12:01 a.m. standard time at the Covered Person's residence on the earliest of: a) The termination of the Policy; or b) The date the Insured ceases to be an Eligible Person; or c) The last day of the Term of Coverage for which premium is paid; or d) The date a Covered Person enters full time active military service.

OPTIONAL SENIOR HIGH SCHOOL FOOTBALL ONLY COVERAGE: Football coverage is effective on the first day of practice as permitted by the OHSAA for all Senior High School Football players, but not prior to August 1st, as this is the official starting date permitted by the OHSAA. An enrollment list showing the names of all Senior High School Football players to be insured and the premium must be in the hands of the agent within 3 days after the first practice, otherwise coverage is effective on the date premium is paid. Coverage will terminate at the earlier of: a) the date the Policy terminates; or b) the date the Insured ceases to be a member of the Policyholder's football team; or c) the last day of regularly scheduled football activity; or d) the date the Insured ceases to be an Eligible Person; or e) the end of the period for which any applicable premium has been paid.

THIS IS AN ILLUSTRATIVE BROCHURE, NOT A POLICY