

**EFFECTS OF OTHER COVERAGE:** No deductible applies to this policy. The policy will provide benefits regardless of other collectible insurance for the first \$250 of eligible charges per injury or sickness. Thereafter, for Accident Only coverages, benefits will be paid on an excess basis if the student has other coverages or plans that would provide benefits for the same injury; for Accident and Sickness coverage, benefits will coordinate with any other valid and collectible insurance or plan.

**EXCLUSIONS** The policies do not provide benefits for: (a) Treatment, services or supplies which are not medically necessary; are not prescribed by a doctor as necessary to treat a sickness or injury; are determined to be experimental/investigational in nature by Us; are received without charge or legal obligation to pay; are received from persons employed or retained by the School or any family member; or are not specifically listed as covered charges in the Policy; (b) Injury or Sickness arising out of or in the course of employment or which is compensable under any Workers' Compensation or Occupational Disease Act or Law (c) Injury sustained while operating, riding in or upon, mounting or alighting from, any two- or three- or four- wheeled recreational motor/engine driven vehicle or snowmobile or all terrain vehicle (ATV); (d) Suicide or Intentionally self-inflicted injury while sane or insane; (e) Riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial scheduled airline; (f) Expenses incurred as a result of dental treatment, except as specifically stated; (g) Fighting or brawling, except in self-defense; (h) Treatment of mental or nervous disorders (i) Treatment in any Veteran's Administration Hospital, federal or government Hospital, unless there is a legal obligation for the Covered Person to pay for such treatment.

**THE FOLLOWING EXCLUSIONS ARE FOR ACCIDENT ONLY COVERAGE:**

(j) Re-injury or complications of an injury which occurred prior to the Policy's effective date; (k) Injury caused by or contributed to by aggravation of a Pre-existing Condition; (l) Hernia of any type; (m) Treatment of sickness or disease in any form, blisters, insect bites, frostbite, heat exhaustion or sunstroke; (n) Treatment of vegetation or ptomaine poisoning or bacterial infections, except pyogenic infections due to accidental open cuts. (o) Services of an assistant surgeon or doctor when surgery is performed; (p) Eyeglasses, contact lenses, routine eye exams or prescriptions therefor; (q) Loss due to acts of war, whether declared or not; (r) Injury contributed to by the use of alcohol or drugs not prescribed by a Doctor; (s) Cosmetic surgery, except for reconstructive surgery on an injured part of the body.

**THE FOLLOWING EXCLUSIONS ARE FOR ACCIDENT AND SICKNESS COVERAGE ONLY:**

(t) Injury caused by, contributed to or resulting from alcoholism and drug addiction; (u) Loss due to voluntarily using any drug, narcotic or controlled substance, unless as prescribed by a Doctor; (v) Elective abortions; (w) Normal pregnancy and childbirth. (x) Eye examinations, contact lenses, eyeglasses, replacement of eyeglasses or prescription, therefore, or radial keratotomy or laser surgery; hearing aids or prescriptions or examinations, except as required for repair caused by Injury. (y) Cosmetic surgery other than reconstructive surgery incidental to or following surgery resulting from trauma, infection or other diseases of the involved part (z) Expenses incurred as a result of loss due to war, or any action of war, declared or undeclared; service in the armed forces of any country.

**2014 - 2015 SCHOOL TERM PREMIUM RATES**

**NO REFUNDS ARE AVAILABLE**

One Time Annual Payment  
for Accident or Sickness Plans

**SCHOOL-TIME Student Accident Coverage**

	Low Option	High Option
Students Grades K-6 .....	\$24.00	\$48.00
Students Grades 7-12 and Faculty and Administrative Personnel .....	\$39.00	\$78.00

**24-HOUR-A-DAY Accident Coverage**

Students Grades K-6 .....	\$83.00	\$166.00
Students Grades 7-12 and Faculty and Administrative Personnel .....	\$96.00	\$192.00

**24-HOUR-A-DAY Accident and Sickness Coverage**

Students Grades K-12 .....	\$325.00	\$650.00
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**SENIOR HIGH SCHOOL FOOTBALL ONLY COVERAGE**

Per Player .....	\$136.00	\$272.00
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**NOTE:** There is no extra premium for Junior High School Football (consisting of grades 7, 8 and 9) while participating as a member of a Junior High School Team. 9th graders who play or practice with players in grades 10-12 are not covered unless Senior High School Football premium is paid. Coverage for Junior High School Football players is effective on the first day of practice as permitted by the OHSAA but not prior to August 1st. The Student Accident or 24-Hour Coverage premium must be paid prior to the first day of practice for coverage to be effective on that date. Otherwise, coverage is effective on the date premium is paid. An enrollment list showing the names of all Junior High School Football players to be insured and the premium should be given to the Agent. The premium paid covers the student for all other sports and activities.

**OPTIONAL LIFE INSURANCE**

By adding \$1.00 to the regular school premium, parents may apply for Life Insurance protection for their children. The offer is made at the same time as the regular Student Insurance on the brochure that the child takes home. This offer is NOT available to teachers or school employees. This is not a National Guardian Life Insurance Company insured benefit.