

Group Benefits from The Hartford



From class to recess to field trip,
we have you covered.

Student Accident Insurance for Grades Pre-K-12

Expertise without equal.
Benefits without burden.SM

Group Benefits from The Hartford

Some kids are accident-prone. Put a safety net under them.



Skinned knees, minor bumps and scrapes are part of childhood. But major accidents can happen, too. And when they happen at school, you bear the responsibility.

The answer for private and charter schools is The Hartford's¹ Student Accident Insurance. With one premium, it covers all students in grades pre-K to 12:

- While they're on school grounds, including lunch and recess periods.
- While they're traveling as a group on covered school-sponsored field trips.

Students who enter while the school year is already in progress are covered, too—at no extra charge, until the policy renewal date.

Caring as well as comprehensive.

If a covered injury occurs, here's what The Hartford's Student Accident Insurance provides:

- Immediate coverage, with no deductible.
- Coverage in excess of what the family's primary medical care plan pays.
- Accidental medical expense coverage as well as Accidental Death & Dismemberment (AD&D) coverage.

Assuring parents that their children are in safe hands and good care while they're at school can be a tall order. The Hartford's policy will help you accomplish this important goal. At the same time, it may help you cover gaps in your other insurance coverage.

Choose the plan that's best for your students.

We've developed two plans especially for select private schools. Each of them is offered on an "excess basis," which means that they pay after the insured has been reimbursed for medical expenses under other insurance programs. No deductibles apply in either case.

Plan 1

\$10,000 maximum for AD&D

\$25,000 maximum for Accidental Medical Expense

Plan 2

\$15,000 maximum for AD&D

\$50,000 maximum for Accidental Medical Expense

Annual rates are per student, based on the academic levels covered: Pre-K-6, Pre-K-12, or 7-12. A minimum policy premium of \$310 applies.

Both plans kick in after private insurance reimbursement, with no deductibles.

How the coverage works.

Below are brief descriptions of each coverage component.

Accidental Death. This pays the maximum benefit selected for loss of life resulting from a covered accident.

Accidental Dismemberment. This pays:

- The maximum benefit selected for loss of both hands, both feet, or sight of both eyes; one hand and one foot; or hand or foot and sight of one eye.
- 50 percent of the maximum benefit for the loss of one hand, one foot or sight of one eye.
- 25 percent of the maximum benefit for loss of thumb and index finger of either hand.

The total dismemberment benefit for any one person for all losses will not be more than 100 percent of the benefit amount.

Accidental Medical Expense.

This pays for qualified medical expenses that result from injuries sustained in a covered accident.

See your policy for complete details on each of these benefits.

Cover more bases with optional sports team coverage.

Your school's competitive sports teams can also be included in this program. The sports accident option protects all athletes against covered injuries sustained while participating as a team member in a scheduled game, tournament or practice session.

Exclusions you need to know about.

Covered accidents do not include the following items. Please see your policy for a detailed listing of exclusions and limitations.

- Sickness or disease, except pus-forming infection resulting from an accidental cut or wound.
- Suicide or intentionally self-inflicted injuries.
- War, acts of war or military service.
- Airplane accidents except as a passenger on regularly scheduled passenger airline trips.
- Repair or replacement of dentures, braces, eyeglasses, contact lenses, orthopedic braces, or artificial limbs.
- Playing competitive sports or any form of tackle football (this exclusion does not apply if the school has purchased the sports accident option, which includes coverage for competitive school-sponsored sports).
- Expenses incurred by school-employed health personnel or school-sponsored infirmary.

Keep it one-stop simple with The Hartford.

With The Hartford's Student Accident Insurance, you can cover all of your students under one plan, whether they're on school grounds or enjoying a school-sponsored trip. And you can add optional sports team coverage for extra assurance.

It's one-stop protection that will assure parents while conforming with the high standards your school upholds academically. From a company known for its high ethical standards and superior ratings: The Hartford.

Cover more bases by including competitive sports teams.

Group Benefits from The Hartford



Private Charter School Accident Medical Expense Program Request for Insurance

New Business Underwriting Company Hartford Life and Accident Insurance Company
 Renewal of Policy No. _____

The Student policy provides ACCIDENT insurance only when participating in activities sponsored and supervised by the policyholder. This includes school-sponsored field trips. All registered or enrolled students of the policyholder are covered, subject to the terms of the policy. The policy does not provide coverage for SICKNESS. Please refer to brochure for exclusions that may apply. The minimum premium is \$310. Does not include NY or DE.

1. Name of School: _____
 Address: _____
 2. Effective Date: _____ Expiration Date: _____
 3. Estimated Number of Students:
 Grades Pre-K-6th _____
 Grades K-12 _____
 Grades 7-12 _____

4. Plan 1 Benefits:
 \$10,000 Accidental Death and Dismemberment Benefit
 \$25,000 Accident Medical Expense Benefit (EXCESS)
 \$ 0 Deductible

<input type="checkbox"/> Plan 1 Rates	Not Including Sports	Including: Sports without Football and/or Ice Hockey	Including: Sports with Football and/or Ice Hockey
K-12 Schools			
Grades Pre-K-6th	<input type="checkbox"/> \$4.05 per person	<input type="checkbox"/> \$4.85 per person	<input type="checkbox"/> \$5.50 per person
Grades 7-12	<input type="checkbox"/> \$8.85 per person	<input type="checkbox"/> \$10.60 per person	<input type="checkbox"/> \$11.95 per person
7-12 (High School Only)			
Grades 7-12	<input type="checkbox"/> \$10.15 per person	<input type="checkbox"/> \$12.20 per person	<input type="checkbox"/> \$13.70 per person

Plan 2 Benefits:
 \$15,000 Accidental Death and Dismemberment Benefit
 \$50,000 Accident Medical Expense Benefit (EXCESS)
 \$ 0 Deductible

<input type="checkbox"/> Plan 2 Rates	Not Including Sports	Including: Sports without Football and/or Ice Hockey	Including: Sports with Football and/or Ice Hockey
K-12 Schools			
Grades Pre-K-6th	<input type="checkbox"/> \$4.60 per person	<input type="checkbox"/> \$5.50 per person	<input type="checkbox"/> \$6.20 per person
Grades 7-12	<input type="checkbox"/> \$10.10 per person	<input type="checkbox"/> \$12.10 per person	<input type="checkbox"/> \$13.65 per person
7-12 (High School Only)			
Grades 7-12	<input type="checkbox"/> \$11.55 per person	<input type="checkbox"/> \$13.90 per person	<input type="checkbox"/> \$15.60 per person

Depending on the grade levels of the school and if sports coverage is requested multiply the appropriate per person rate by the number of students to determine total premium.

Please select one of the following Sports Coverage options. Note: All students in the school will be rated under this option.
 Not Including Sports Including Sports w/out Football and/or Ice Hockey Including Sports with Football and/or Ice Hockey

Signature of person providing this information _____
 Title: _____ Date: _____

REQUIRED INFORMATION:

Name of Agent _____ Agency Code _____ License no. _____
 Address: _____

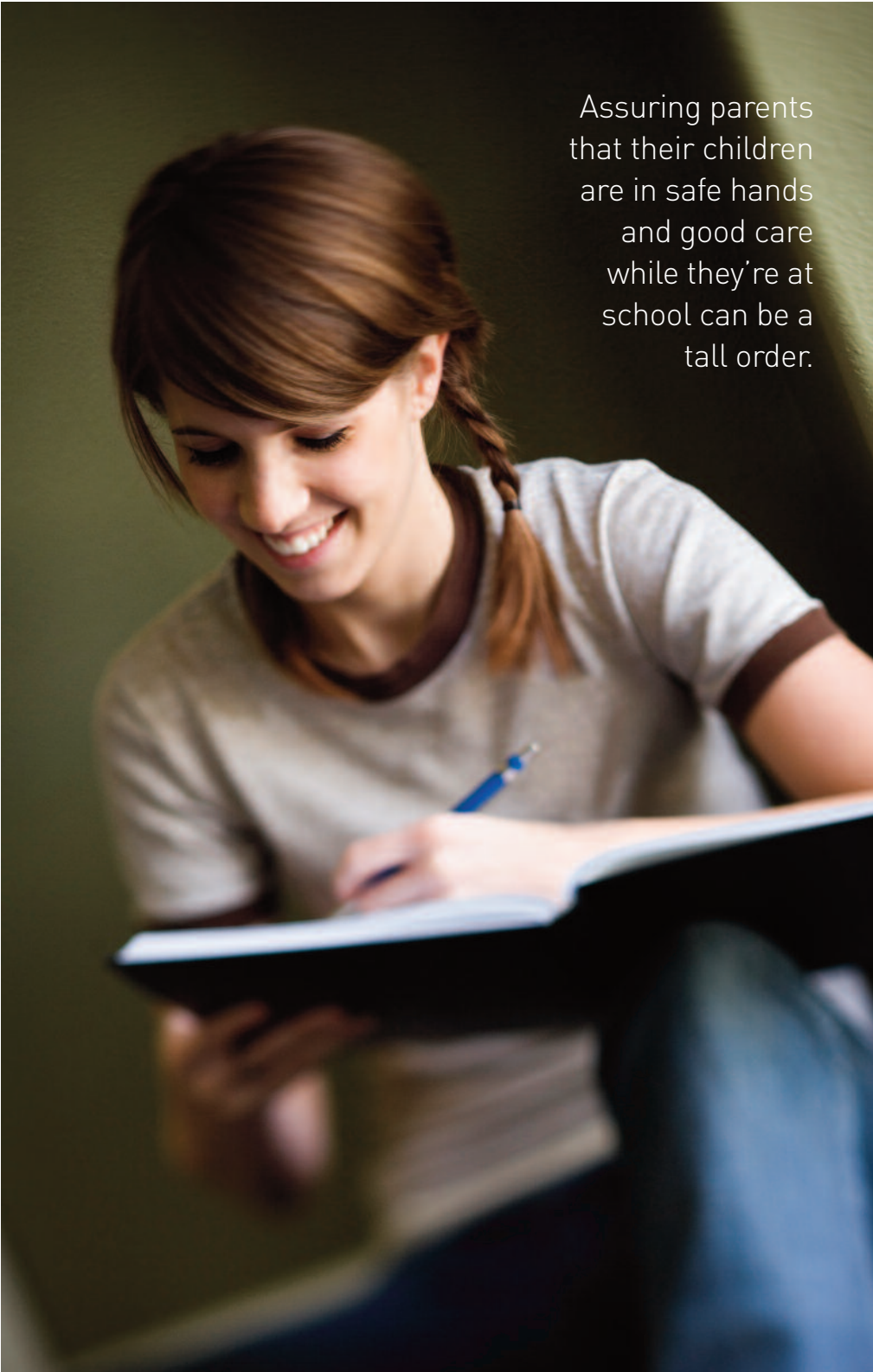
Signature of Licensed Resident Agent (where required) _____
 Sub-Producer (Agent) Name: _____ License no. _____

Must be Life and Health appointed. Appointment application and license copy for Agent and Sub-Producer required.

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 Benefits without burden.SM**

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Assuring parents
that their children
are in safe hands
and good care
while they're at
school can be a
tall order.



¹ The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT.

This program is not available in NY or DE. This brochure explains the general purposes of the insurance described, but in no way changes or affects any policy as actually issued. In the event of any discrepancy between this brochure and the policy, the terms of the policy apply. Rates may be changed on a class basis. Complete details are in the policy issued to each insured.

Policy Forms used: PA-7692 HLA
In Pennsylvania use Policy Form 7692 (PA) HLA
In Massachusetts use Policy Form PA-7692-A HLA
Additional Forms: Schedule page PA-5948, excess coverage rider and applicable state riders.

Underwriting Company:
Hartford Life and Accident Insurance Company

Members of:
Hartford Financial Services Group, Inc.
Hartford, CT 06115



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