

GROUP BENEFITS



Accident Lines / Youth Groups / Public Schools

FROM CLASS TO RECESS TO FIELD TRIP, WE HELP PROTECT YOUR STUDENTS.

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

Help put a safety net under your whole student body.

One solution for public schools is The Hartford's Student Accident Insurance. One premium helps cover students in grades Pre-K through 12:

- While on school grounds, including lunch and recess periods.
- While traveling as a group on covered school-sponsored field trips.
- When students enter school while the school year is already in progress.

Caring and reliable.

If a covered injury occurs, the Student Accident Insurance helps provide:

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

The program helps to assure parents that their children are in safe hands and good care while they're at school, and may help cover gaps in your liability insurance coverage.

Accident insurance pays for a covered injury -
without deductibles – once medical
insurance pays.

**Expertise without equal.
Benefits without burden.**

Choose the plan that's appropriate for your students.

We offer a standard insurance plan that's available on an "excess basis." This means that for a covered injury the policy pays after the insured receives compensation for medical expenses from their other insurance programs. No deductibles apply, and customized insurance plans are available upon request.

Program Benefits

- \$10,000 maximum for AD&D.
- \$25,000 maximum for Accidental Medical Expense.
- 1 Year Benefit Period.

Annual rates are per student, based on the academic levels covered: Pre-K-5, 6-8, 9-12, or a flat premium amount may be charged. A minimum policy premium applies.

How the insurance coverage works.

- **Accidental Death.** This pays the maximum benefit selected for loss of life resulting from a covered accident.
- **Accidental Dismemberment.** This pays 100, 50, or 25 percent of the maximum benefit based on dismemberment.

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

- **Accidental Medical Expense (AME).** This pays for qualified medical expenses that result from injuries sustained in a covered accident.

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Optional Enhanced Benefits.*

- **Counseling.** Pays for 3 counseling sessions up to \$500 in the event a student is a victim or witness to an assault.
- **HIV Accident.** Pays 10% of Principal Sum up to \$10,000 if the student tests HIV positive as a direct result of injury.
- **Home tutoring.** Pays for 1 month of home tutoring sessions up to \$500 if child is out of school due to a covered loss.
- **Felonious assault.** Pays 10% of Principal Sum up to \$10,000 if the student is assaulted.
- **Paralysis & Coma.** Pays depending on the loss of movement because of paralysis or coma. (See Loss Schedule.)
- **Seat belt.** Pays 10% of Principal Sum up to \$10,000 if the insured was properly wearing a seat belt while traveling on a school-sponsored at the time of the accident.

Cover more bases with optional sports team coverage.

You can also include your school's competitive sports teams in this program for an additional premium. The sports accident option protects athletes against covered injuries sustained while participating as a team member in a scheduled game, tournament or practice session.

Applicable exclusions.**

Covered accidents do not include the following items.

- 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).
- Expenses incurred by school-employed health personnel or school-sponsored infirmary.

Keep it simple with The Hartford.

With The Hartford's Student Accident Insurance, you can help cover your students under one plan. It's protection that helps assure parents by conforming with the high standards your school upholds academically. Contact your local Hartford representative or email us at blanketlines@hartfordlife.com for more information.

Need more facts?

Just visit our Web site at www.accidentlines.com/srmain.html. It's where smart benefit decisions begin.

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All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued. This brochure/presentation explains the general purpose of the insurance described, but in no way changes or affects the policy as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy as issued to the policyholder. Benefits are subject to state availability.

This program is not available in NY.

* Subject to state availability.

**Please see your policy for a detailed listing of exclusions and limitations.

Policy Forms used: SRP-1400 HLA; 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.

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Benefits without burden.**