



2018–2019 School Year

Statement of Student Accident Insurance Coverage

Plan:	\$100 Deductible Applies:	Benefit Percentage
<input checked="" type="checkbox"/> Day	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> 80%
<input type="checkbox"/> Boarding	<input type="checkbox"/> No	<input checked="" type="checkbox"/> 100%

Important Message for Parents

Your child's School has purchased the IS/IT Student Accident Insurance Coverage, which covers your child for an accidental injury sustained while he/she is under the care and direction of the School (subject to the Excess or Non-Duplication of Benefits Provision).

All Day Students Are Covered for an Injury that Occurs:

- While on the school premises—during the hours and days when classes are in session and while the Insured is participating in or attending any School-Sponsored, Directly Supervised activity, including athletics;
- While away from the school premises—if the Insured is participating in a School-Sponsored, Directly Supervised activity, including all athletics and field trips;
- While commuting—directly and without interruption to or from the Insured's residence and the Participating school for regular school-day sessions;
- While traveling—to or from any School-Sponsored, Directly Supervised activity, including athletic events, in a school-authorized vehicle.

All Boarding Students Are Covered for an Injury that Occurs:

As the result of all activities listed for Day Students above when Boarding Coverage is purchased by the School. It expands that plan to include 24-hour coverage while the Insured is under the care and direction of the School. Coverage also extends to: (a) vacation periods, if the Insured is residing on the campus of the School during such times; and (b) weekend leaves, if the Insured does not go to his or her principal place of residence.

Medical Benefits

If an accidental injury to a student requires hospitalization or treatment (including outpatient treatment) by a legally qualified physician or surgeon within 30 days of its occurrence (90 days in NY), the Policy will pay the Benefit Percentage stated above for the reasonable and customary expenses incurred for necessary medical, dental*, or hospital care—within one year from the date of injury—up to a maximum of \$30,000 (\$25,000 in NY) for any one injury, subject to the **Deductible Amount** and **Non-Duplication of Benefits Provision** (where applicable), and **Exclusions** outlined below. (In CT, covered expenses include treatment required for the accidental ingestion of a controlled drug, home health care, occupational therapy, and emergency transportation by an ambulance.) Expenses incurred after one year from the date of injury are not covered, even though the service is a continuing one or one that is necessarily delayed beyond one year from the date of injury.

*Dental benefits are limited to treatment of sound and natural teeth with a 104 week benefit period (52 week benefit period in NY).

Non-Duplication of Benefits Provision

(Applicable to all states except NY, ID, KS & MT)

Our liability for benefits payable due to expenses incurred will be limited to the part of the expenses, if any, that is in excess of the total benefits payable by other valid and collectible coverage on an expense incurred or provision of service basis. Other valid coverage includes any other insurance or medical service plan; HMO's, PPO's; Workers' Compensation, federal, state or local government plans (except Medicaid); and automobile no-fault insurance. Incurred expenses include hospital charges, medical surgical and other services resulting from a covered Injury of the Insured. This provision applies only when the premiums for the coverage are paid entirely by the Participating School.

In KS only—Our liability for benefits payable on account of expense incurred, for any hospitalization, medical surgical, and other services resulting from covered Injury of the Insured, shall be limited to that part of the expense, if any, which is in excess of the total benefits payable for the same loss, on a provision of service basis or on an expense incurred basis under any medical or service contract, self-funded plan, automobile medical payment coverage, or any plan under federal, state or local law (except Medicaid). If one or more of the other policies, plans or service contracts provide benefits on an excess insurance or an excess coverage basis, benefits should be paid first by the company or service plan whose policy or service contract has been in effect for the longer period of time at date of such loss. This provision applies only when the premiums for the coverage are paid entirely by the School.

Expense Benefit Limitation (In NY Only)

The Policy does not provide benefits for injuries for which hospital, medical, surgical or dental benefits are payable or service is available under any other insurance or medical service plan including HMO's and PPO's. This limitation applies only when the premiums for this coverage are paid entirely by the School.

Accidental Death, Dismemberment, & Loss-of-Sight Benefit

The Plan provides an Accidental Death, Dismemberment, and Loss-of-Sight Benefit within 180 days from date of injury for:

Loss of life	\$ 5,000 *
Loss of one hand, foot, or sight of one eye	\$ 5,000
Loss of both hands, feet, or sight of both eyes	\$10,000

"Loss" means, with regard to hands and feet, actual severance above the wrist or ankle joint; with regard to sight, the entire and irrecoverable loss thereof.

*Loss of Life Benefit in NY is \$2,500.

Catastrophic Plan

Your child's School also may have purchased Catastrophic Plan Coverage, which offers a \$30,000 deductible (\$25,000 deductible in NY) (which must be met within one year of the date of the accidental injury) and up to a \$1 million medical maximum per injury over a two-year benefit period. The Catastrophic Plan is not available in OR.

Exclusions

The Policy does not cover:

- Treatment or loss resulting from hernia, in any form (not applicable in NY or UT).
- Illness or disease in any form.
- Injuries sustained as a result of operating, riding in or upon, or alighting from a two- or three-wheeled motor vehicle (not applicable in NY or AK).
- Treatment by persons employed or retained by the Policyholder, the Participating School, or by any Immediate Family Member. (In CO, FL, IN, KS, NY, OR and VA—Treatment by persons employed or retained by the school, or by any Immediate Family Member.)
- Any intentionally self-inflicted injury, or *injuries resulting from being under the influence of any narcotic or alcohol, unless administered on the advice of a physician (*not applicable in CT or UT).
- Injuries resulting from war or any act of war, or active participation in any riot or civil commotion. (In OK, active participation in any riot or civil commotion. In UT, injuries resulting from war or any act of war.)
- Injuries occurring while violating or attempting to violate any duly enacted law. (Not applicable in UT. In NY—Injuries occurring while committing or attempting to commit a felony. In CT—Injuries occurring while violating or attempting to violate a felony.)
- Expenses incurred after the termination of the benefit period (not applicable in NY).
- In NY only, injuries covered by Workers' Compensation, Employer's Liability Act or Law, Automobile No-Fault and similar plans.
- In UT only, injuries resulting from the use of any narcotic or alcohol that substantially contributes to, causes a loss or is over the legal limit in the jurisdiction where the loss occurred.

Effective/Termination dates

School-provided Plan

Insured Effective Date:

The insurance, with respect to the Insured, will become effective on the latest of the following dates:

- The effective date of the Policy; or
- The date the Insured enrolls in the Participating School.

Insured Termination Date:

The insurance of an Insured will terminate on the earliest of the following dates:

- The policy termination date;
- The date on which the Insured ceases to be enrolled in the Participating School; or,
- The end of the period for which premium has been paid.

Cancellation or expiration of the Policy for any cause shall be without prejudice to any claim arising prior to termination.

Other Insurance

In the event the Insured Person sustains an injury for which benefits are payable under more than one Student Accident Insurance Plan or like coverage issued by the Company, coverage shall be deemed to be in effect only under one such coverage, the one affording the greater (or greatest) amount of benefits for the injury.

Claims procedures

Treatment of injury: Initial treatment must be within 30 days of the date of injury (90 days in NY).

Filing a claim:

- Claim forms may be obtained from the School.
- For the School-provided Plan, claims should be filed with your other insurance carrier(s) at the same time as filing under the IS/IT policy.
- Submit the completed claim form, together with copies of itemized bills and your other carrier's Explanation of Benefits, within 90 days after the first treatment, to:

IS/IT Claims Administration Center
c/o Commercial Travelers Life Insurance Company
70 Genesee Street, Utica, New York 13502
1-800-756-3702

Should you have any questions regarding coverage or require claim forms, please contact the School.

Underwritten by:



2 E. Gilman Street, Madison, WI 53701
as policy form series no.
NSA-1006 (IS/IT)2012 et al and NSA-1006-(IS) 2012 et al

In New York
Underwritten by:



70 Genesee St., Utica, NY 13502
as policy form series no.
ISM96 (SC) et al

Marketed by:

ism[®] Insurance
Offered through ISM Insurance Inc., a subsidiary of ISM

1316 North Union Street, Wilmington, DE 19806-2594

This is not the Policy. Rather, it is a brief description of the benefits and other provisions of the Policy. The Policy is governed by the laws and regulations of the state in which it is issued. Any provisions of the Policy, as described in this brochure, that may be in conflict with the laws of the state where the school is located will be administered to conform with the requirements of that state's laws, including those relating to mandated benefits.

National Guardian Life Insurance Company is not affiliated with Guardian Life Insurance Company of America aka The Guardian or Guardian Life.