

## 2007-08 STUDENT & ATHLETIC INSURANCE INFORMATION

If you intend to participate in a sport next school year but do not have insurance – or simply want extra coverage in addition to your existing plan – there will be brochures available in the athletic office beginning in mid July.

There are 3 plans to choose from: **School Time Accident Coverage, Around the Clock (24-hour) Accident Coverage** and **Around the Clock (24-hour) Accident & Sickness Coverage**. The **School Time Accident Coverage** protects students the entire school year, during regular school sessions, as well as participating in other school-sponsored activities requiring the attendance of the student. **Around the Clock (24-hour) Accident Coverage** protects students 24 hours a day, year 'round. It 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. With both of these plans, coverage for high school football injuries is not covered. Coverage for these types of injuries is provided by optional **Senior High School Football Coverage**.

The **Around the Clock (24-hour) Accident & Sickness Coverage** extends accident benefits to cover sickness as well. Coverage must be purchased within 14 days of the beginning of each school term or within 14 days of initial enrollment into the district as a new student.

### Effective/Expiration Dates for Sports Participation

Students participating in pre-school practice or play for interscholastic sports sanctioned by the OHSAA 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.

### Senior High School Football Protection

This program extends the same benefits as provided in the **School Time Coverage**. Players are covered while engaged in the practice or play of senior high football under direct school supervision. Covers travel to and from a senior high 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. This coverage is effective on the first day of practice as permitted by the OHSAA for all senior high football players (grades 10, 11 & 12) but not prior to August 1<sup>st</sup>. 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 football players take **School Time Coverage** or **Around the Clock (24-hour) Coverage**. However, if they do not take it, they are not covered for *other* sports and activities. Participation in the **Senior High School Football Program** may be on a voluntary basis. **Senior High School Football** premium covers **Senior High School Football Protection ONLY**.

No claims for football injuries will be paid prior to August 1<sup>st</sup>. Conditioning programs prior to this date are not covered as participation and attendance is voluntary, unless 24-hr coverage was taken out the previous year.

### 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, after paying the first \$250 in benefits, benefits will be paid on an excess basis if there are other coverages or plans that would provide benefits for the same injury. For **Around the Clock (24-hour) Accident & Sickness Coverage**, after paying the first \$250 in benefits, benefits will coordinate with any other valid and collectible insurance or plan.