



**EVEREST**

### Why Choose Everest

- 25+ years of Accident & Health experience
- Tailored insurance solutions and expert guidance to meet your unique and evolving needs
- Customizable limits and deductibles
- Seasoned, responsive underwriters
- Experienced and high-quality claims servicing

### Financial Strength of Everest Re Group, Ltd.

- A.M. Best A +
- Standard & Poor's A+
- Moody's A1

### Everest Insurance

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## K-12 STUDENT ACCIDENT INSURANCE Basic and Catastrophic Accident Plans

Schools are a foundational part of any community where children spend much of their time during the week. But in their pursuit of mental, social, and physical growth, schoolchildren face a number of risks that can lead to injuries.

For example, did you know that according to the Centers for Disease Control and Prevention, in 2019 around 15% of U.S. high school students reported suffering a sports or recreation related concussion within the preceding 12 months?<sup>1</sup>



**3.5 million**

Children in the US are injured playing sports or participating in other recreational activities each year<sup>2</sup>



**55%**

of all major accidents in schools are caused by slips, falls and trips.<sup>3</sup>

Treatment for even minor injuries like sprains and fractures that happen at school or during school sponsored activities can cost thousands of dollars. Serious injuries can lead to very expensive ongoing medical care. While students and their families may have coverage through a private health care plan, there may be additional patient responsibilities resulting from co-insurance, high deductibles, or other costs.

Everest's K-12 Student Accident Insurance provides schools and school districts coverage for medical expenses incurred by injured students to help protect against potential liability claims and to offer students and their families the comfort of knowing they will be supported should an accident occur. We offer a comprehensive program with a wide range of coverage and benefits so schools can customize a policy to meet the needs of their students and staff.

All our K-12 Student Accident Insurance plans are school-purchased and automatically extend coverage to all registered students at the school or school district.

All claims are serviced by accident specialists with decades of experience who are fast, responsive, and provide clear and timely communication through the adjudication process. They have the experience and compassion to support insureds during even the most critical situations.

<sup>1</sup>Source: CDC Traumatic Brain Injury & Concussion <https://www.cdc.gov/traumaticbraininjury/index.html>

<sup>2</sup>Source: Stamford Medicine <https://www.stanfordchildrens.org/en/topic/default?id=sports-injuries-statistics-90-P01650>

<sup>3</sup>Source: Greenberg & Stein, PC <https://greenbergandstein.com/5-common-accidents-that-happen-at-school/>

# K-12 Student Accident



## Typical Covered Activities Include:

- In-classroom instruction
- Interscholastic sports
- Gym classes and intramural sports
- School sponsored clubs, camps, field trips, and music programs
- School organized summer athletic training
- Travel to and from the above activities

Coverage is in effect when covered persons are participating in school-sponsored activities, on or off school premises.

## Core Accident Insurance

Our core K-12 Student Accident Insurance coverage provides accidental death, accidental dismemberment, and paralysis benefits. These serve to complement an insured's existing coverage for any out-of-pocket costs resulting from a covered accident.

### Benefits include, but are not limited to:

- Limits commonly offered range up to \$50,000 per covered person, per accident with additional limits available
- Underwritten on a full excess basis, but alternative offerings such as primary basis, primary-excess, or partial excess basis are available
- Optional benefits for deferred dental expense, heart and circulatory malfunction, and heat exhaustion

## Catastrophic Accident Insurance

Our Catastrophic K-12 Student Accident Insurance provides coverage above and beyond our core policy's accident medical expense benefit limit of \$50,000, up to limits of \$5,000,000 per covered person, per accident. Additionally, we provide extended benefit period options of 3, 5 or 10 years.

Our catastrophic accident plans can also provide added accidental death, accidental dismemberment, and paralysis benefits.

## Everest Plans Include Coverage for Accidental Death, Accidental Dismemberment, and Paralysis Benefits

In the event a participant suffers from a covered accident resulting in injury during the effective coverage period, we will compensate for one of the losses listed below. If a single accident results in more than one loss, we will pay one amount for the largest applicable loss.

- Loss of life
- Loss of sight in one eye, hand, foot, hearing, or speech
- Loss of any combination of two: eyesight, hands, feet, speech, and hearing
- Loss of a thumb and index finger of the same hand
- Any combination of total paralysis of both: upper and lower limbs, both lower or upper limbs, upper and lower limbs of one side of the body, or one lower or upper limb

These dismemberment benefits will be paid as a percentage of the Accidental Death or Accidental Dismemberment principal sum amount.

## Supplemental Terms and Conditions of Coverage

Additional coverage is available to eligible participants in the policyholder's sponsored and supervised activities. Our available benefits respond if a covered accident occurs due to an unforeseeable, external event resulting in an injury while the insurance policy is in effect.

### Benefits payment terms:

- The benefits payable will be subject to the maximum plan limits selected by the policyholder.
- Any eligible medical expenses must be incurred within the policies benefit period, and the first eligible expense incurred within 180 days of the accident causing such a loss.
- If there is a deductible, any eligible medical expenses would be paid after the deductible obligation has been met.

### Coverage effective date:

- Coverage shall become effective on the date requested by the policyholder provided the application has been received by us, or our authorized representative, and has been accepted.
- All coverage must be paid for by the policyholder. Participation in coverage must be for all eligible participants.

## Policy Exclusions and Limitations

Policy exclusions and limitations vary based on state regulatory requirements. For a complete list of coverages and benefits available for our K-12 Student Accident Insurance plans, we recommend you contact our authorized representative for an understanding of your state of policy issuance.

For additional information on our products and appetite, please visit our website at: <https://www.everestre.com/Insurance/Products/Accident-and-Health>.

We encourage you to contact our authorized representative to request any information relative to desired coverages and availability in your state of jurisdiction for the avoidance of any doubt.

Everest Insurance® markets property, casualty, specialty and other lines of admitted and non-admitted direct insurance on behalf of Everest Re Group, Ltd., and its affiliated companies. Additional information about Everest, our people, and our products can be found on our website at [www.everestre.com](http://www.everestre.com). This K-12 Student Accident Insurance product is underwritten by Everest Reinsurance Company (or Everest Denali Insurance Company), depending on jurisdiction. All issuing companies may not do business in all jurisdictions. This literature is descriptive only. All coverage is subject to the language of the policy as issued. Not all products and product features may be available in all jurisdictions and availability may be subject to business and regulatory approval in each jurisdiction. Everest®, the Flag Logo and Everest Insurance® are registered service marks of Everest Reinsurance Company.