2022-2023 Student Accident Insurance

Accident Insurance for all full-time enrolled undergraduate and graduate students

Summary:

Congratulations! As an ***enrolled full time student*** at Barry University you are enrolled in the student accident insurance program. This insurance is excess of your primary health insurance or will serve as a primary accident plan in the event you are uninsured. This is a valuable benefit should an unforeseen accident occur – especially one that requires significant medical payments.

A summary of the coverage you have in effect is as follows:

- ✓ $5,000 benefit per injury - 24-hour Accident Coverage
- ✓ $10,000 maximum benefit - Accidental Death, Dismemberment (AD&D) or Loss of Sight benefit
- ✓ Deductible Amount - $0
- ✓ Benefit Period - 104 weeks
- ✓ Co-insurance Percentage - 100% of Usual, Reasonable & Customary (URC) Charges
- ✓ Type of Coverage - Full Excess
- ✓ Insurance Carrier – The North River Insurance Company
- ✓ Claims Administrator - A-G Administrators

Benefits of Student Accident Insurance:

- ✓ If you have health insurance, this accident plan provides coverage to offset costs related to deductibles, co-insurance or possible denials relating to your health insurance plan.
- ✓ If you do not have insurance, this plan provides you with accident insurance coverage
- ✓ This coverage is worldwide 24/7 and will protect you on and off campus (See List of Exclusions)
- ✓ This program will cover accidents related to participation in club and intramural sports

A-G ADMINISTRATORS LLC
SPORTS INSURANCE SPECIALISTS
PO Box 21013, Eagan, MN 55121
Ph: (610) 933-0800 *Fx:* (610) 933-4122 *Email:* claims@agadm.com

We understand that many questions exist regarding a program of this nature; to follow are some frequently asked questions and responses that should help:

QUESTIONS & ANSWERS

Q: Will this policy cover accidents that are not related to a specific school related activity?
A: Yes. This coverage is worldwide 24/7 and will protect you on and off campus.

Q: Will this policy cover participation in organized activities such as club and intramural sports?
A: Yes.

Q: Will this policy provide coverage if a student is sick?
A: No. This is accident only coverage. Benefits are not payable for loss due to sickness.

Q: If I have primary health insurance what benefits will I receive from having this accident coverage?
A: This accident plan may cover various out-of-pocket expenses such as deductibles, denied benefits and co-insurance fees that you may be responsible for from your primary health insurance plan.

CLAIM PROCEDURE

Should you need to file a claim you can obtain the required claim form under the "File a Claim" tab at http://agadministrators.com/barry. You will also need to attach itemized bill(s) and Explanation of Benefit statements from your primary insurance company along with the completed claim form. The above referenced webpage provides detailed directions for filing a claim. We hope you find this new accident protection to be beneficial while providing an additional peace of mind.

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