



## Accident Insurance Coverage

### Childcare for Post-secondary (Adult) Students

#### Why Accident Insurance?

Educational institutions across the country deliver a wide range of educational opportunities to enrich the lives of students and that includes students in career technical education programs. When accidents occur on school property or during supervised school activities, it can present a potential liability to schools as well as financial and emotional hardship to affected families. Accident insurance can help address the inherent risk of injuries that may come about during various covered activities and help districts/schools fulfill their commitment to the well-being of their student body.

#### Who is Eligible?

- Registered youth students of the Policyholder childcare program for adult education learners can be enrolled for coverage while attending or participating in scheduled, supervised, and sponsored childcare activities on the premises designated by the Policyholder, including direct travel to and from such activities.



## Key Benefits Include:

- **Accident Medical Expense:** Pays the usual and customary expenses such as doctor visits, hospital stays, Xrays, ambulance service, laboratory tests, anesthetics, and more for covered losses. Benefits are paid in excess of any other valid and collectible insurance.
- **Accidental Death and Dismemberment (AD&D):** Provides a lump sum payment for a covered accident that results in a loss of life, limbs, speech, hearing, or sight.

Benefits	Limits
Accidental Death Benefit	\$10,000
Incurral Period	365 Days
Accidental Dismemberment Benefit	up to \$10,000
Incurral Period	365 Days
Accident Medical Expense Benefit	\$25,000
Deductible (Integrated)	\$0 per accident
Benefit Period	52 Weeks
Incurral Period	90 Days
Coinsurance	100%
Physical Therapy	Maximum Visits: 20 Maximum Per Visit: \$50
Occupational Therapy	Maximum Visits: 20 Maximum Per Visit: \$50



## Coverage Rate:

Childcare for Adult Learners	\$8.00
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For additional information please contact Insurance for Students at:

Phone: 1-800-356-1235

Email: [info@InsuranceForStudents.com](mailto:info@InsuranceForStudents.com)



**IMPORTANT:** This program provides accident insurance only. It does not provide comprehensive/major medical coverage and does not satisfy the minimum essential coverage requirements of the Patient Protection and Affordable Care Act.

This is only a brief description of the coverage(s) available. The Policy contains reductions, limitations, exclusions, and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 1271 Avenue of the Americas, 37th Floor, New York, New York, 10020. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states.

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