Voluntary
Student Accident Plan Coverages
For 2012/2013

24 Hour Coverage:

Provides coverage for accidental injuries occurring around-the-clock, at home, at school, on weekends and during the summer. Coverage also includes all organized youth sports activities. Coverage is effective from the date the application and premium are received by the Company. Coverage ends on the earlier of the date his or her coverage has been in force for 12 months or the first day of the next school year. High School football is excluded under the 24-Hour Coverage.

At School coverage:

Provides coverage for accidental injuries occurring while at school, when school is in session and while participating in school sponsored and supervised activities. Coverage includes all school sponsored athletics except High School Football. Covered travel is defined as:

1. uninterrupted travel to and from insured's residence and scheduled classes;
2. travel to and from other school sponsored activities while as a member of a group in a vehicle furnished and operated by the school.

Coverage is effective from the date the application and premium are received by the Company, until the end of the regular school term.

High School Football Coverage:

Provides coverage for accidental injuries while participating in the actual play or practice of regularly scheduled High School Football. Coverage is effective from the first day of practice through the regularly scheduled football season including play-off games as defined by the state interscholastic governing body.

Middle School or Junior High School Football is included under At School or 24-Hour Coverage.

NOTE: This coverage may vary in your state.
Please refer to the student brochure for exact Policy limitations and/or benefits.