Mandatory
Student Accident Plan Coverages

All School Coverage:

Benefits will be paid under the selected Schedule of benefits for Injuries sustained by a Covered Person while:

1. On the School premises; during the hours and on the days School is in regular session, and during the hours and on the days when School is not in session while the covered Person is participating in or attending any School Sponsored and Supervised Activity, except interscholastic sports.
2. Away from the School premises; if participating in or attending a School Sponsored and Supervised Activity, except interscholastic sports.
3. Traveling directly and uninterruptedly to or from the Covered Person's residence and School, for regular School sessions, or for any School Sponsored and Supervised Activity in a School furnished vehicle, except interscholastic sports.

In addition to 1,2 and 3 above under All School coverage, if additional premium is paid, All School Plans will include interscholastic sports grades 7-12. All School Plans are available with football; without football; grades PK-8 only with no interscholastic athletics or activities and non-athletic coverage. Vocational and Field Trip Coverages also available.

Football Only:

Benefits will be paid under the selected Schedule of Benefits for injuries sustained by a Covered Person while:

1. Actually engaged, as an official representative of the School, in the play or practice of Football under the supervision of a regularly employed coach or trainer of the School including Managers and Trainers.
2. Actually being transported in a school furnished vehicle as a member of a group under the direct supervision of a duly delegated representative of the School for the purpose of participating in the scheduled play or practice of Football.

All Interscholastic Athletics:

Benefits will be paid under the selected Schedule of Benefits for injuries sustained by a Covered Person while:

1. Actually engaged, as an official representative of the School, in the play or practice of Interscholastic Athletics under the supervision of a regularly employed coach or trainer of the School. Interscholastic Athletics are defined by and sanctioned by the state interscholastic governing body. Cheerleaders, Drill Team, Music (Band, Choir, Orchestra) and Pep Squad are excluded under this coverage option.
2. Actually being transported in a school furnished vehicle as a member of a group under the direct supervision of a duly delegated representative of the School for the purpose of participating in the above mentioned Interscholastic Athletic competitions.

All Interscholastic Athletics and Activities:

Benefits will be paid under the selected Schedule of Benefits for injuries sustained by a Covered Person while:

1. Actually engaged, as an official representative of the School, in the play or practice of Interscholastic Athletics and Activities under the supervision of a qualified adult school authority. Interscholastic Athletics are defined by and sanctioned by the state interscholastic governing body.
2. Actually being transported in a school furnished vehicle as a member of a group under the direct supervision of a duly delegated representative of the School for the purpose of participating in the above mentioned Interscholastic Activities.

No list or roster form is required for Mandatory Coverages because all participants in each coverage option must be insured. Waiver cards are not permitted.

Spring training, off-season workouts, play-off games and summer conditioning programs as defined and sanctioned by the state interscholastic governing body are included in the Mandatory Interscholastic Coverage Options. Summer camps are not included in the premium and are therefore not covered unless a separate additional premium has been paid. Interscholastic athletics and Activities coverage does not cover normal classroom activities, intramural activities or Physical Education classes and is restricted to interscholastic athletics and activities as defined and sanctioned by the state interscholastic governing body.

NOTE: Blanket Interscholastic Coverage Options can be customized by grade level to meet the school's needs.