



## Student Accident Insurance Overview

ICS carries Student Accident Insurance underwritten by Gerber Life Insurance Company. The program provides *secondary* coverage for school-time accident claims only. Claims should be submitted to the student's primary insurance carrier first. Claim forms and plan documents are available in the ICS Main Office.

### Summary of Accident Coverage and Benefits:

- Coverage on school premises while school is in session
- Coverage during school-sponsored interscholastic, intramural and club sports (includes practice, games and travel to and from events)
- Coverage while attending or participating in school-sponsored activities such as field trips, including overnight field trips of 7 consecutive nights or less
- Commuting/traveling coverage: directly to and from school, on school-sponsored activities, and in school-authorized vehicles
- Claim must be submitted within 90 days of treatment
- Up to \$25,000 coverage per accident, for a benefit period of 1 year from date of injury
- \$100 accident coverage deductible
- Accidental death, dismemberment, and loss of sight benefits up to \$20,000
- Catastrophic accident coverage up to \$1 million
- Catastrophic deductible is \$25,000; medical expenses payable under any other plan will be used to satisfy or reduce the deductible (deductible establishment period: 2 years)

### Voluntary 24-hour Accident Coverage

Parents can also purchase optional extension coverage - \$50 annual premium for medical; \$7 dental

This additional optional insurance coverage provides benefits for covered accidental injuries that occur *other than* during the hours and days when school is in session and/or while attending or participating in school-sponsored and supervised activities on or off school premises. Coverage details and enrollment forms are available online: <http://www.k12specialmarkets.com/>

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