



## 2024-2025 Student Accident Insurance

*Accident Insurance for all full-time enrolled students*

### **Summary:**

Congratulations! As an athlete at College of Saint Mary you are enrolled in the student-athlete 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:

- ✓ Maximum Benefit: \$35,000 per sports injury
- ✓ \$25,000 maximum benefit - Accidental Death, Dismemberment (AD&D) or Loss of Sight benefit
- ✓ Deductible Amount - \$1,000 per sports injury
- ✓ Benefit Period - 104 weeks
- ✓ Co-insurance Percentage - 100% of Usual, Reasonable & Customary (URC ) Charges
- ✓ Type of Coverage - Full Excess
- ✓ Insurance Carrier – Great American Insurance Group
- ✓ Claims Administrator - A-G Specialty Insurance

### **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 SPECIALTY INSURANCE, LLC**

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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**

Sports Injury: Please notify and submit claims through your Athletic Training Department.



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