



## 2024-2025 Student Accident Insurance

*Accident Insurance for all full-time enrolled students*

### **Summary:**

Congratulations! As an **enrolled student** at Hastings College you are enrolled in the student accident insurance program. The University also provides an additional policy for student athletes. 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: \$5,000 per non-sports injury; \$35,000 per sports injury
- ✓ \$25,000 maximum benefit - Accidental Death, Dismemberment (AD&D) or Loss of Sight benefit
- ✓ Deductible Amount - \$2,500 per sports injury; No deductible for non-sports
- ✓ 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



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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.

**Non-Sports:** Through the University administrator.