



K-12 Student and Athletic Accident Insurance

A-G SPECIALTY INSURANCE LLC AT-A-GLANCE

WHO IS A-G?

A-G Specialty Insurance started in the K-12 insurance market and, for more than forty years, has been a trusted advisor in the evolving sports insurance industry. While providing insurance solutions to 700+ colleges and universities, 3,300+ K-12 schools and school systems and 3,000 youth sports organizations including several National Governing Bodies, A-G Specialty Insurance has become well known for continually advancing technologies that support best-in-class customer service and superior claims savings.

OUR FOCUS

- K-12, Collegiate and Amateur Sports Insurance
- Unsurpassed personal client attention and service
- Industry Leader: generating savings on medical expenses
- Innovators: building sustainable sports insurance programs



WHO WE WORK WITH

- K-12: Accident program management for school districts since 1983
Small Private Schools, Entire School Districts
- Youth Sports & Special Risk: Camps & Clinics, Youth & Amateur leagues and organizations
- NCAA, NAIA, NJCAA: Small individual schools,
Large State System Consortiums
 - Texas A&M System
 - University System of Maryland



DISCOVER THE A-G DIFFERENCE

- Unique approach to claims discounting by contracting directly with many providers
- Industry leader in medical expense savings
- Direct contracting withstands the challenges presented by the Affordable Care Act
- Fully-electronic claims management system
- State-of-the-art claims administration application
- Superior reporting
- Unsurpassed personal client attention & service

**K-12, CAMP, SPECIAL RISK INSURANCE ■ INTERCOLLEGIATE ATHLETICS INSURANCE
CLAIMS ADMINISTRATION SERVICES ■ MANDATORY STUDENT ACCIDENT INSURANCE
CATASTROPHIC ACCIDENT INSURANCE**



A-G SPECIALTY INSURANCE, LLC

P.O. Box 21013 Eagan, MN 55121

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CHOOSE THE PLAN THAT SUITS YOUR NEEDS

INTERSCHOLASTIC SPORTS COVERAGE

This plan covers all interscholastic athletic competitions which are officially authorized, sanctioned and scheduled by the participating school and governed by the rules and regulations of the appropriate state high school athletic/activities association, or related governing body. Also included are pre-competition activities and practice sessions which are authorized and supervised by the participating school. Your school has the choice to include or not include interscholastic football.

With this plan, your school can help protect its participating student-athletes, managers, trainers, cheerleaders and participants of other related activities from the high cost of catastrophic injuries.

STUDENT COVERAGE AND SCHOOL TIME ACCIDENT MEDICAL COVERAGE

This plan covers intramural sports, physical education classes, regular school sessions, on and off campus group activities that are school sponsored and supervised, and travel directly to and from these activities. With this plan, your school can help protect its students participating in school sponsored and supervised activities other than interscholastic athletic competitions from the high cost of catastrophic injuries.

PEOPLE ARE OUR GREATEST ASSET

Family owned and operated since 1983, A-G Specialty Insurance is headquartered in Philadelphia's western suburbs and serves programs throughout the United States. An industry leader in medical expense savings, we have focused exclusively on sports insurances since inception. Managing all claims in house with a dedicated customer service team and a staff that knows your account, your teams and all sides of the sports insurance industry, A-G Specialty Insurance is on your team!



Achieve Greatness!™



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CREATE YOUR PROGRAM

Choose up to \$5,000,000 in excess accident medical expense benefit for covered accidental injuries with a ten year benefit period or \$1,000,000 with a lifetime benefit. K-12 catastrophic programs have a \$25,000 deductible. Benefits paid under the base plan are applied to the deductible of the catastrophic plan.

The first eligible expense must be incurred within 26 weeks of the date of the covered accident. The deductible must be satisfied within two years of the date of the accident. Once the deductible is satisfied, benefits will be payable for usual, reasonable and customary charges for eligible medical expenses in excess of those paid by any other health care plan up to the maximum benefit amount and benefit period chosen.



Up to \$5,000,000 in Catastrophic Accident Insurance for K-12 Students and Student Athletes: Catastrophic Cash Benefit up to \$1,000,000 Per Covered Accident: If a covered person suffers paralysis, coma, or brain death as a result of a covered accident, a catastrophic cash benefit will be paid in accordance with the option you select and in addition to the medical expense benefits.

Option A Up to a \$500,000 Benefit

A lump-sum benefit of up to \$100,000 for any of the conditions in the Table of Losses. Thereafter, a yearly benefit of \$40,000 to be paid for up to ten years as long as the covered person remains paralyzed, in a coma or brain death has occurred.

Option B Up to \$1,000,000 Benefit

A lump-sum benefit of up to \$200,000 for any of the conditions in the Table of Losses. Thereafter, a yearly benefit of \$80,000 to be paid up to ten years, as long as the covered person remains paralyzed, in a coma, or brain death has occurred.

TABLE OF LOSSES

Brain Death or Coma	100% of Option A or B
PARALYSIS OF:	
Both Upper and Lower Limbs	100% of option A or B
Both Lower Limbs	100% of option A or B
One Lower and One Upper Limb	100% of option A or B
One Lower or One Upper Limb	50% of option A or B

*Note: Paralysis, coma or brain death must occur within 180 days from the date of the covered accident; must continue for six consecutive months; and must be diagnosed by a doctor to be complete and not reversible. Payment of this benefit is in addition to and without regard to other insurance.

Accidental Death/Dismemberment/Loss of Sight Benefits: Included in all plans. If within one year of the date of the accident a covered injury results in any of the losses specified, we will pay these benefit amounts in addition to the medical expense benefits.

Loss of Life	\$10,000
Loss of both hands, both feet or loss of sight in both eyes	\$20,000
Loss of one hand and one foot	\$20,000
Loss of one hand and the sight of one eye	\$20,000
Loss of one foot and the sight of one eye	\$20,000
Loss of one hand or one foot or the sight in one eye	\$10,000

Eligible Accident Medical Expenses

- Hospital bills, including semi-private room and board
- Intensive care room and board charges
- Medical or surgical treatment by a licensed doctor including anesthesia
- X-rays and laboratory tests
- Outpatient charges for emergency room treatment
- Physiotherapy treatment during a hospital stay or on an outpatient basis



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VOLUNTARY COVERAGE

Is available to the student
body and is paid for by
each covered individual.

1. FULL TIME 24 HOUR ACCIDENT MEDICAL COVERAGE

Provides benefits for covered injuries around the clock and throughout the year including weekends, vacations and summers.

2. SCHOOL TIME ACCIDENT MEDICAL COVERAGE

Provides benefits for covered injuries sustained during the hours and days when school is in session and while insureds are attending or participating in school sponsored and supervised activities on or off the school premises:

- Participating in summer recreational activities
- Traveling to and from school and other necessary travel
- Interscholastic sports (without senior high football) can be elected

COVERAGE

Coverage Including Sports Other than Senior High School Football

Coverage Excluding All Interscholastic Sports

FULL EXCESS

School Time \$70
24-hour \$150

School time \$28
24-hour \$124

100% of Usual,
Reasonable and Customary Expenses

100% of Usual, Reasonable and Customary
Expenses (not to exceed \$10,000)

100% of Usual, Reasonable
and Customary Expenses

\$500

\$2,500

100% of Usual, Reasonable
and Customary Expenses

45%

100% of Usual, Reasonable
and Customary Expenses

100% of Usual, Reasonable
and Customary Expenses

100% of Usual, Reasonable
and Customary Expenses

\$28 Unit Value

\$700

\$60 / Treatment (maximum \$720)

100% of Usual, Reasonable
and Customary Expenses

100% of Usual, Reasonable
and Customary Expenses

\$700

100% of Usual, Reasonable
and Customary Expenses

\$300

100% of Usual, Reasonable
and Customary Expenses

PRIMARY

School Time \$60
24-hour \$140

School time \$22.50
24-hour \$90

\$300 per day

100% of Usual, Reasonable and Customary
Expenses (not to exceed \$3,000)

\$700 per day

\$400

\$1,500

\$170 Unit Value

40%

100% of Usual, Reasonable
and Customary Expenses

\$70

\$150

\$20 Unit Value

\$400

\$50 / Treatment (maximum \$500)

100% of Usual, Reasonable
and Customary Expenses

\$300

\$500

100% of Usual, Reasonable
and Customary Expenses

\$200

\$100

HOSPITAL SERVICES

1. Daily Room & Board: Semi-Private Room
Rate per day, maximum of

2. Miscellaneous Hospital Services:
During hospital confinement, including X-rays

3. Intensive Care: When confined to a Hospital Intensive Care Unit,
additional benefit provided in coverage NO. 1 not to exceed 10 days

4. Emergency Room Charges: When hospital confinement is not required,
maximum of
If out-patient surgery is required, the maximum is increased to
(The benefits are payable in addition to the X-rays and surgeon's services shown below).

DOCTOR'S SERVICES

1. Surgery, including pre- and post-operative care, Usual, Reasonable
and Customary Expenses in accordance with the 1974 Revised California
Relative Value Studies, 5th Edition, having a conversion factor of

2. Anesthesia: Percentage of Surgical Allowance

3. Doctor's Visit other than for Physiotherapy or similar treatment
not payable in addition to Surgery Benefit

4. Non-Surgical doctor's charges in the emergency room

5. Consulting Fee: When requested by the attending physician

X-RAY SERVICES

1. (Other than Dental and including fee for interpretation and/or reading
of X-rays). When not hospital confined, not to exceed the allowance
under the 1974 Revised California Relative Value Studies 5th Edition,
using a conversion factor of

2. X-Ray Maximum, when no fracture is demonstrated Additional Services:

ADDITIONAL SERVICES:

1. Physiotherapy or similar treatment, including Diatherm, Ultrasonic, Microtherm,
Manipulation, Massage and Heat

2. Registered Nurse: In or out of hospital

3. Ambulance Transportation: (Ground Only) to and from hospital, maximum of

4. Orthopedic Appliances: When ordered by attending physician
in or out of hospital

5. Out-Patient Drugs and Medication: Administered in Doctor's office
or by prescription

6. Dental* (including X-rays): For treatment, repair or replacement
of each injured tooth which was sound and natural at the time of injury

7. Eyeglasses, Contact Lenses: Replacement of broken glasses and/or frames,
contact lenses, resulting from a covered injury

EXCLUSIONS:

Intentionally self-inflicted injury, suicide or any attempt thereof while sane or insane; commission or attempt to commit a felony or an assault; commission of or active participation in a riot or insurrection; bungee-cord jumping, parachuting, skydiving, parasailing, hang-gliding, snowboarding, skateboarding, motorcycle racing, racing rocket-powered, jet propelled or nuclear-powered vehicles; declared or undeclared war or act of war; flight in, boarding or alighting from an aircraft, except as a fare-paying passenger on a regularly scheduled commercial airline; travel in or on any on-road and off-road motorized vehicle that does not require licensing as a motor vehicle; participation in any motorized race or contest of speed; an accident if the covered person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, unless the covered person holds a valid learners permit and the covered person is receiving instruction from a driver's education instructor; sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food; release of nuclear energy radiation, including sickness or disease resulting from such release; travel or activity outside the United States; the covered person being legally intoxicated as determined according to the laws of the jurisdiction in which the covered accident occurred; voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a physician and taken in accordance with the prescribed dosage; injuries compensable under workers' compensation law or any similar law; occupational injuries for which benefits are not paid under the workers' compensation law or any similar law; a cardiovascular accident or stroke resulting, directly and independently of all other causes, from exertion, as verified by a physician, while the covered person participates in a covered activity; operating any type of vehicle while under the influence of any alcohol or drug, narcotic or other intoxicant including any prescribed drug for which the covered person has been provided a written warning against operating a vehicle while taking it. For purposes of this exclusion, under the influence of alcohol, means intoxicated, as defined by the law of the state in which the accident occurred. In addition, benefits will not be paid for services or treatment rendered by any person who is employed or retained by the policyholder or living in the covered person's household or provided by a parent, sibling, spouse or child of either the covered person or the covered person's spouse; an injury resulting from participation in or practice in Interscholastic Sports, including travel to and from games and practice, unless specifically provided for in the policy.

ACCIDENT MEDICAL LIMITATIONS AND EXCLUDED EXPENSES:

Cosmetic surgery, except for reconstructive surgery needed as the result of a covered injury; any elective or routine treatment, surgery, health treatment, or examination, including any service, treatment or supplies that are deemed by us to be experimental or investigational and are not recognized and generally accepted medical practice in the United States; blood, blood plasma, or blood storage, except expenses by a hospital for processing or administration of blood; treatment in any Veteran's Administration, federal, or state facility, unless there is a legal obligation to pay; services or treatment provided by persons who do not normally charge for their services, unless there is a legal obligation to pay; rest cures or custodial care; initial eyeglasses, contact lenses, or hearing aids, repair or replacement of existing dentures, partial dentures, braces or bridgework; personal services such as television and telephone or transportation; orthopedic appliances used mainly to protect an injury so that the covered person can take part in interscholastic sports; expenses payable by any automobile policy without regard to fault; services or treatment provided by an infirmary operated by the policyholder; treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.) and that are a normal foreseeable result of participation in the covered activity; treatment or service provided by a private duty nurse; repair or replacement of existing artificial limbs, eyes and larynx; treatment of hernia or any kind; charges for any article of clothing intended for use more than once.

TERMS OF COVERAGE:

Benefits are payable for injuries which result directly and independently of all other causes, from a covered accident, while coverage is in effect, up to the plan maximum. The first eligible medical expense must be incurred within 90 days of the date of the covered accident. One or two year benefit period available on Compulsory plans; one year on all Voluntary plans. Eligibility-All day students who attend Kindergarten, Elementary, Junior or Senior High School (public or private) are eligible for this coverage. Boarding students may purchase the 24-hour coverage. Faculty, administrative personnel and other school employees are eligible for coverage. Effective Date- Coverage becomes effective on the date requested provided the premium and the enrollment form are received and accepted by A-G Specialty Insurance.

GENERAL DEFINITIONS:

Accident-A sudden, unforeseeable external event which causes injury to one or more insured students and occurs during a covered activity while coverage is in effect.

(In Missouri, Accident means a sudden unforeseeable event which causes injury to one or more insureds and occurs during a covered activity while coverage is in effect.)

Health Care Plan-Any contract, policy, or other arrangement, whether individually purchased or incidental to employment or membership in an association or other group, which provides benefits or services for health care, dental care, disability benefits or repatriation of remains. A health care plan includes group, blanket, franchise, family or individual policies; subscriber contracts; uninsured agreements or arrangements; coverage provided through Health Maintenance Organizations, Preferred Provider Organizations and other prepayment, group practice and individual practice plans; medical benefits provided by "fault" and "no-fault" -type contracts; medical benefits provided by any governmental plan or coverage or other benefit law, except a state-sponsored Medicaid plan; or a plan or law providing benefits only in excess of any private or non-governmental plan; other valid and collectible medical or health care benefits or services.

Injury- Bodily harm which results, directly and independently of all other causes, from an accident. All injuries sustained in one accident, including all related conditions and recurring symptoms of the injuries will be considered one injury. (In Florida, Injury means bodily harm from an accident which is the direct cause, independent of disease or bodily infirmity, of the covered loss.)

School Travel- Transportation on a school bus or private passenger automobile driven by a member of the faculty or staff of the school, a parent of the covered person, or other adult with a valid drivers' license whom the school has specifically designated to transport covered persons to a school supervised and sponsored activity.

Usual, Reasonable and Customary-All benefits will be based on the normal charge, in the absence of insurance, made by the provider of a necessary supply or service, but not more than the prevailing charge in the area for like services by a provider with similar training or experience; or for a supply that is identical or substantially equivalent. Where appropriate, Usual, Reasonable and Customary Charge will be based on a relative value schedule appropriate to the area and type of service provided. This information is a brief description of the important benefits and features of the K-12 Accident Medical Insurance provided and administrated by A-G Specialty Insurance.



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