K-12 Accident Insurance

With our K-12 Accident coverage, QBE makes it possible for schools to fulfill their commitment to the health and well-being of their students and athletes.

Coverage choices

Choose the plan that best suits your school's needs. There are no deductibles — unless you want them.

Compulsory coverage

Can be purchased to cover all students during school time activities or athletes during covered sports activities, or both.

School time accident medical coverage

Provides benefits for covered injuries sustained when school is in session and while covered persons are attending or participating in school-sponsored and supervised activities, on or off school premises. Coverage may include:

- interscholastic sports, including football, if elected
- summer recreational activities
- travel to and from school and other sites of school-sponsored and supervised activities

Interscholastic sports/interscholastic football coverage

Provides benefits for covered injuries sustained during tryouts, pre-season and post-season play, and travel to and from games and/or practice.

Voluntary coverage

Available to the student body and faculty members and paid for by each covered person.

Full-time 24-hour accident medical coverage

Provides benefits for covered injuries around the clock and throughout the year including weekends, vacations and summers. Each insured person is covered while at home or a way, any place and any time.

School time accident medical coverage

Provides benefits for covered injuries sustained when school is in session and while covered persons are attending or participating in school-sponsored and supervised activities, on or off school premises. May include:

- summer recreational activities
- travel to and from school and other sites of school-sponsored and supervised activities

Interscholastic sports can also be included, with or without football.

ABOUT QBE — *QBE North America is part of QBE Insurance Group Limited, one of the world's largest insurance and reinsurance companies. Headquartered in Sydney, Australia, QBE operates out of 31 countries around the globe, with a presence in every key insurance market. The North America division, headquartered in New York, conducts business through its property and casualty insurance subsidiaries. QBE insurance companies are rated "A+" by Standard & Poor's and "A" (Excellent) by A.M. Best – financial-size category (XV).**

Benefits

High-level benefits, up to:

- $1 million Compulsory Accident Medical Expense benefits
- $250,000 Voluntary Accident Medical Expense benefits
- $25,000 Total Paralysis benefit
- $20,000 Accidental Dismemberment benefit
- $10,000 Accidental Death benefit

How benefits are paid

Excess

If you want benefits to be payable for eligible expenses that are in excess of benefits paid to the insured by any other healthcare plan. If no other health insurance exists, benefits will be payable like primary coverage.

Primary Excess

If you want benefits to be payable for the first eligible expenses incurred up to the primary dollar amount you select. Additional eligible expenses will be payable only when they exceed the amounts paid by any other healthcare plan. If no other health insurance exists, benefits will be payable like primary coverage.

Plans include accidental death, dismemberment and paralysis (plegia) benefits

If a covered injury results in any of the losses specified within one year from the date of the accident, we will pay the benefit amounts listed below in addition to the medical expense benefits. If the same accident causes more than one of these losses, we will pay the largest amount that applies.

- Loss of Life – $10,000
- Total paralysis of upper and lower limbs, both lower limbs, or upper and lower limbs on one side of the body – $25,000
- Loss of any combination of two: hands, feet, or eyesight – $20,000
- Loss of one hand, one foot or sight in one eye – $25,000

Note: Loss of a hand or foot means complete severance through or above the wrist or ankle joint. Loss of sight means the total, permanent loss of sight of the eye. The loss of sight must be irrecoverable by natural, surgical or artificial means. Severance means the complete separation and dismemberment of the part from the body. Paralysis means loss of use, without severance, of a limb. This loss must be determined by a physician to be complete and nonreversible.

Crisis death benefit

A benefit that pays up to $10,000 to the parents of any student who is the victim of a fatal knife stabbing or gunshot wound with up to $100,000 payable for any one incident. Students are covered while on school premises during normal school hours or during a school-supervised and sponsored activity at or away from school. This benefit is paid in addition to the Accidental Death benefit.

The maximum benefit payable is $100,000. This benefit will be split evenly among all students if more than 10 lives are lost in a covered accident. For purposes of this benefit, normal school hours means a scheduled period of instruction that includes the half hour before the school day begins and the half hour after the school day ends. This coverage is not provided while a student is traveling to and from school or an offsite activity. Benefits also will not be paid if:

1) the act of violence is committed by the student's parent or sibling; or
2) the student produced or obtained a gun or knife during the incident, whether used in self-defense or not.

Coverages may vary by state.

For your peace of mind

You can be sure that your K-12 Accident Insurance will be administered by experts who are:

- Financially sound, established specialists in the student accident and special risk accident insurance business
- Quick to answer inquiries and requests for quotes
- Service oriented and able to issue policies and settle claims efficiently

QBE ACCIDENT & HEALTH

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