With our Collegiate Student Accident Program, QBE makes it possible for colleges to fulfill their commitment to the health and well-being of their students and athletes.

**Features**
We provide accident insurance coverage for:

– Registered and enrolled students and athletes
– Student managers, coaches and trainers

**Coverage Can Include:**

– All or some intercollegiate sports
– Intramural and club sports
– Guest recruits
– Camps and clinics
– Child care facility participants

**Covered Activities Can Include:**

– Attending class and participating in school-supervised activities (popular among community colleges)
– Intercollegiate sports, games, practice sessions and tryouts, including travel to and from these activities
– Performing as part of the cheer unit for an intercollegiate team competition (not covered are national competitions, fund-raisers, alumni events and any events not conducted by the school but can be considered upon request).
– Guest recruit activities

**Accident Medical Expense Insurance Benefits:**
Benefits are payable for eligible expenses in excess of benefits paid by any other health care plan. If no other health insurance exists, benefits are payable like primary coverage.

**Includes Coverage for:**

– Hospital bills, including room and board
– Emergency room and outpatient treatment
– Medical or surgical treatment by a licensed doctor
– Prescription drugs and medicines
– Doctor visits
– Dental care for injury to sound and natural teeth
– Ambulance expenses from the covered accident site to the hospital

Benefits are provided up to the plan maximum for injuries that result from a covered accident while coverage is in effect (directly and independently of all other causes).

Eligible medical expenses must be incurred within the policy’s benefit period – one or two years from the date of the accident.

First eligible expense must be incurred within the timeframe listed in the policy, typically within 90 days of the accident. If a deductible is selected, benefits will be paid after the deductible is satisfied.
Accidental death and dismemberment benefits
Payable if the person suffers any of the losses specified below within one year from the date of a covered accident. If the same accident causes more than one of these losses, we will pay the largest amount that applies.

— Loss of life
— Loss of any combination of two: hands, feet, eyesight, speech and hearing
— Loss of one hand, one foot, sight in one eye, speech or hearing
— Loss of thumb and index finger of same hand

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, irrecoverable by natural, surgical or artificial means. Loss of speech means total, permanent and irrecoverable loss of audible communication. Loss of hearing means total and permanent loss of hearing in both ears which cannot be corrected by any means. Loss of a thumb and index finger means complete severance through or above the metatarsophalangeal joints (the joints between the fingers and the hand). Severance means the complete separation and dismemberment of the part from the body.

Additional Optional Benefits

Expanded medical benefit for covered sports conditions
When participation in a covered sports activity results in the re-aggravation of any of the sports conditions listed below, coverage will be provided as long as participation in the activity was allowed by the treating physician: bursitis, tendonitis, sprains, repetitive motion injuries and muscle tears.

Heart and circulatory benefits
Extends coverage to include heart or circulatory conditions that first appear during or within 24 hours of a covered activity. If the condition was previously treated or diagnosed as needing treatment, this benefit will not be payable. Applies to both accidental medical and accidental death benefits.

HMO/PPO denial benefits
Provides coverage when medical expenses are denied or reduced by an HMO or PPO plan because treatment is received through an out-of-network provider or outside the service area.

Re-aggravation of pre-existing injuries
Allows benefits when participation in a covered sports activity results in re-aggravation of a previously treated condition, whether or not the treating physician had released the athlete for participation.

Mandatory Student Accident and Self-Insured Retention plan options are also available
For more information about either of these options, please contact your agent.

About QBE
QBE North America is part of QBE Insurance Group Limited, one of the largest insurance carriers worldwide. 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 (XIV).*

How to get a quote

Requests should include the following:

• Previous four years of paid claims and premium (as-of date must be within 90 days)
• Description of the current benefit plan, as well as a description of changes to benefits, deductibles and sports participation during the previous four years.
• A copy of the school’s current policy.

Quotes for schools requesting sports coverage are limited to those that have previously provided accident coverage for their athletes.
Exclusions and limitations:
Coverage is not provided for any accident which is caused by or results from any of the following:
– intentionally self-inflicted injury; suicide or any attempted 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-jumping, parachuting, skydiving, parasailing, hang-gliding, snowboarding, skateboarding, motorcycle racing or 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 or charter 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 driver’s permit and the covered person is participating in a drivers’ education program;
– 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;
– travel or activity outside the United States, unless advance written approval is provided;
– the covered person being legally intoxicated as determined according to the laws of the jurisdiction in which the accident occurred;
– voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed and 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;
– an accident which occurs while the covered person is driving a private passenger automobile while intoxicated.
– Benefits will not be paid for any hospital stay that is not considered appropriate treatment for the condition and locality.
– Overnight Supervised and Sponsored Activities and related travel are not covered, unless agreed to in writing by the Company.
– 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.
– The Accidental Death and Dismemberment aggregate limit is $500,000.
– Coverage becomes effective on the date requested provided the premium and the application are received and accepted by QBE Insurance Corporation.

Accident Medical Benefit 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;
– blood, blood plasma, or blood storage, except expenses by a hospital for processing or administration of blood;
– examination or prescription for eyeglasses, contact lenses or hearing aids;
– 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;
– repair or replacement of existing dentures, partial dentures, braces or bridgework;
– personal services such as television and telephone or transportation;
– expenses payable by any automobile insurance 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.), that are a normal, foreseeable result of participation in the covered activity (unless coverage is specifically provided);
– treatment or service provided by a private duty nurse;
– treatment of hernia of any kind;
– treatment of injury resulting from a condition that a covered person knew existed on the date of the accident, unless he received a written medical release from his physician (unless coverage is specifically provided).

Any covered expenses payable under the Accident Medical Expense benefit will be reduced by 50 percent if the covered person has HMO or PPO coverage and elects not to use that coverage.

Terms of Coverage
Coverage is provided to Participants in Policyholder Sponsored and Supervised Activities.

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. Eligible medical expenses must be incurred within the time frame stated in the policy. If a deductible is selected, benefits will be paid after the deductible amount is satisfied.

Effective Date: Coverage becomes effective on the date requested provided the premium and the application are received and accepted by QBE Insurance Corporation.

Coverage is paid for by the policyholder. 100 percent participation is required.

General Definitions
Covered Accident – means a sudden, unforeseeable, external event that results, directly and independently of all other causes, in an injury or loss and meets all of the following conditions:
1. occurs while the covered person is insured under this Policy;
2. is not contributed to by disease, sickness, or mental or bodily infirmity, and
3. is not otherwise excluded under the terms of this Policy.

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 under automobile “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.

Usual and Customary -- All benefit payments 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 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 Blanket Accident Medical Insurance underwritten by QBE Insurance Corporation. It is not a contract. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations and exclusions, are set forth on policy form, BAM-031000 et seq. Any policy QBE offers to issue will be subject to the laws of the jurisdiction in which it is issued. QBE may (1) not be able to offer this coverage in all states and (2) elect at its sole discretion not to offer or quote any specific benefit amount or risk. Please contact your agent or local administrator for the availability of coverage in your state.