

Collegiate Accident Insurance

With our Collegiate Student Accident coverage, 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
- Student athletes, managers, coaches and trainers

Coverage can include:

- Intercollegiate sports
- Intramural and club sports
- Guest recruits
- Camps and clinics

Covered activities can include:

- Attending class and participating in school-supervised activities
- Intercollegiate sports, games, practice sessions and tryouts, including travel to and from these activities
- 24-hour coverage for students
- Guest recruit activities

Accident medical expense insurance benefits

Benefits are payable for eligible expenses in excess of benefits paid by any other healthcare 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 plan options

- Coverage options available for all students including student athletes
- Self-insured retention plan options are also available

Additional optional benefits

Expanded medical benefit for covered sports conditions

When participation in a covered sports activity results in the reaggravation 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 accident 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.

Reaggravation of pre-existing injuries

Allows benefits when participation in a covered sports activity results in reaggravation of a previously treated condition, whether or not the treating physician had released the athlete for participation.

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



QBE ACCIDENT & HEALTH

123 Pleasant Street, 3rd Floor
Marblehead, MA 01945
800.742.9279
qbe.com/us