



Special Risk Accident coverage

QBE's Special Risk Accident insurance program provides coverage for medical expenses that result from accidental injuries that occur during supervised and sponsored group activities. Policyholders include school districts, sports teams and leagues, colleges, day care centers and non-profit organizations, as well as organizations that sponsor youth and adult activities.

Trust QBE to protect those in your care.

Offerings:

QBE offers a suite of accident products, plans and coverages, customized to fit the specific needs of each client.

- K-12 Student Accident Insurance
 - District/School-Paid coverage - covering all students during school time activities or athletes during covered sports activities, or both
 - Voluntary coverage - available to the student body and faculty members and paid for by each covered person
- College Accident Insurance
 - Registered/enrolled students, student athletes, student managers, coaches and trainers with additional coverage available for intercollegiate sports, club and intramural sports, camps/clinics and guest recruits
- Participant Accident Insurance
 - Youth/amateur sports organizations, youth/adult activity groups, non-profits, volunteer groups, day care centers and special events

Benefits:

- High-limit accident medical expense benefits
- Accidental death and dismemberment benefits
- Paralysis benefits
- Flexible benefit periods
- Deductibles from \$0 to \$100,000
- Benefits payable in excess of other health insurance plans
- Coverage provided for 100% of students/participants
- Available in all states

For more information about our Special Risk Accident insurance program and how we can help provide accident insurance for those in your care, please contact:

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*Top 10' claim made based on premiums earned, see 2022 NAIC Accident & Health Policy Experience Report.

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