



K-12 Catastrophic Accident Insurance

For catastrophic injuries, QBE makes it possible for schools to fulfill their commitment to the health and well-being of their students and athletes.



Despite our best efforts, serious accidents can happen anytime. And with them come increasing medical expenses. Our catastrophic plans provide an extra layer of protection for you and your K-12 students and athletes.

Key features

QBE offers two solid plans – choose one or both:

Interscholastic athletics coverage

- Provides coverage during interscholastic athletic competitions that are officially authorized, sanctioned and scheduled by the participating school, and governed by rules and regulations of the appropriate state high school athletic/ activities association or related governing body.
- Also provides coverage during related pre-competition activities and practice sessions that are authorized and supervised by the participating school. Your school can choose whether to include or not include interscholastic football.

Student coverage

- Provides coverage during intramural sports, physical education classes, regular school sessions, school-sponsored and supervised on- and off-campus group activities; and during travel directly to and from these activities. Under this plan, your school protects students from the high cost of catastrophic injuries for activities other than interscholastic athletic competitions.

Customized coverage options

Choose the program that suits you best:

- Up to \$5 million excess accident medical expense benefit for covered accidental injuries with various benefit period options.
- Limits above \$5 million are also available with either a five or 10-year benefit period. Lifetime benefit periods considered.
- Deductibles range from \$25,000 to \$100,000.

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

Eligible accident medical expenses include:

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

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).*

The covered person must be under the care of a physician when expenses are incurred. Eligible medical expenses are listed in the policy. For a copy of the policy, contact your plan administrator.

Optional catastrophic cash benefit

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 I

Up to \$500,000 Benefit – A lump-sum benefit of up to \$100,000 for any of the conditions in the table of losses shown. Thereafter, a yearly benefit of \$40,000

to be paid for up to 10 years, as long as the covered person remains paralyzed or in a coma, or brain death has occurred.

Option II

Up to \$250,000 Benefit – A lump-sum benefit of up to \$50,000 for any of the conditions in the table of losses shown. Thereafter, a yearly benefit of \$20,000 to be paid for up to 10 years, as long as the covered person remains paralyzed or in a coma, or brain death has occurred. Catastrophic Cash Benefits are not available without Catastrophic Accident Medical Expense Benefits.

Available upon request:

- Higher benefit levels
- Additional CAT cash benefits

Table of losses	
Brain death or coma	100% of Option I or II
Paralysis of:	
Both upper and lower limbs	100% of Option I or II
Both lower limbs	100% of Option I or II
One lower and one upper limb	100% of Option I or II
One lower or one upper limb	50% of Option I or II



QBE ACCIDENT & HEALTH

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