

2022/2023 STUDENT & ATHLETIC ACCIDENT INSURANCE RENEWAL



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UNITY SCHOOL DISTRICT

Coverage would be in force for all participants in **SCHOOL-SPONSORED AND SUPERVISED STUDENT** activities including interscholastic athletics and sponsored group travel.

An accident is defined as an unexpected, sudden and definable event, which is the direct cause of a bodily injury, independent of any illness, prior injury, or congenital predisposition.

The coverage would be for those medical/dental expenses **INCURRED WITHIN 52 WEEKS** from the date of the original accident. Treatment must begin within **60 DAYS** from the date of the accident by a legally licensed medical or dental practitioner (not a member of the insured's immediate family).

Scope of Responsibility: First Agency is responsible for the placement of the following lines of coverage: Student & Athletic Accident Insurance.

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than First Agency. If you need help in placing other lines of coverage or covering other types of exposures, please contact your First Agency representative.

MEDICAL BENEFITS

Benefits are determined on the basis of **REASONABLE AND CUSTOMARY** for the geographic location where services are performed and subject to the limits stated in the policy.

Payment of all medical/dental expenses incurred from accidents is made **ONLY IN EXCESS** over any family or employer group coverage or plan that must contribute its maximum before this coverage has any liability. This is a program of supplemental coverage designed to pick up eligible balances left by the family or employer group insurance or plan and, if no other coverage or plan is available, to pay the medical/dental expenses incurred to the limits stated in the policy.

For the parents to have payable coverage on their son or daughter, when a member of an HMO (health maintenance organization) or PPO (preferred provider organization), they must use the authorized medical vendors from the list provided them. Your coverage through our office is **EXCESS** coverage and does contain an exclusion for those bills incurred that were "payable" by other insurance or plan. If the parents or students choose not to use authorized medical vendors of their plan, they should be aware that your coverage will not be able to pay the bills incurred that would have been honored had they used the proper medical vendors.

REASONS WHY SCHOOL DISTRICTS PROVIDE BLANKET ACCIDENT COVERAGE

- ◆ Positive public relations for the schools;
- ◆ When school coverage pays the medical/dental expenses, parents are less likely to pursue "borderline" negligence cases;
- ◆ Administrators have peace of mind knowing they have all students covered with the broadest benefits on the market today;
- ◆ Strong feelings of moral obligation; and
- ◆ Reduction of benefits in parents' group or individual medical coverage, (i.e. larger deductibles, higher co-pays and fewer overall benefits). In some cases coverage for dependent children may be excluded entirely.

BASIC COVERAGE

Athletic Accident	\$0	to	\$25,000
Student Accident	\$0	to	\$25,000

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There are a number of factors to keep in mind:

1. The number of people with High Deductible Health Plans has increased, meaning higher out of pocket expenses.
2. Health care costs have increased dramatically in the last decade.
3. Inflation in medical charges continues to increase especially in the areas of sports-related injuries.
4. The leading cause of emergency room visits among 12 to 17-year-olds' are sports-related injuries.
5. Over 200,000 children go to the emergency room each year for playground-related injuries.

Even though the inflation in medical costs continues to increase, the underwriting company is pleased to offer the renewal for the 2022/2023-school year at a decrease in premium.

BASIC COVERAGE

Premium to cover all students
for the 2022/2023 year

\$12,084.00

Did you know that First Agency also offers the following?

- Summer Camp Coverage
- Coverage for Youth Sports Teams & Leagues
- Special Event Coverage
- Short Term Medical Plans
- Trip/Travel Coverage
- One 2 One Risk Solutions for Tablets/Laptops

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- What other School Districts would benefit from working with First Agency?