

2019/2020 STUDENT & ATHLETIC ACCIDENT INSURANCE



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Indianapolis Cathedral High School

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).

MEDICAL BENEFITS

Benefits are determined on the basis of **REASONABLE AND CUSTOMARY** for the geographic location where services are performed and are payable on the 100% basis.

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/athletes covered with the broadest benefits on the market today;
- ◆ Strong feelings of moral obligation;
- ◆ 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 all together.

If you have any questions or would like to file a claim, please contact Jean Harris at jharris@gocathedral.com. Please do not contact 1st Agency directly to initiate a claim.