



LAKELAND CHRISTIAN SCHOOL

2019-2020 Student Accident Insurance Information Packet

Dear LCS Families,

As we move towards the 2019-20 school year, we wanted to provide you with an overview of the new Student Accident Insurance Policy. This policy is secondary coverage that is provided to all families with child(ren) who attend LCS. The plan provides supplemental coverage during school hours and for school-sponsored or supervised activities.

Our plan provides up to \$25,000 per individual in additional coverage with a \$100 deductible. Additional coverage refers to supplemental coverage that is designed to help with additional costs that are over and above what your primary insurance covers. If you have any further questions, please do not hesitate to contact me at 863.688.2771.

We are looking forward to a great year!

Sincerely,

A handwritten signature in black ink, appearing to read 'Matthew D. Green'.

Matthew D. Green

Lakeland Christian School provides limited student accident coverage for your child during school hours and for school-sponsored and school-supervised activities after school hours. This plan includes all school sports.

Coverage is underwritten by:
National Guardian Life Insurance Company
A.M Best Rating: A - IX (\$250 Million to \$500 Million)

NATIONAL GUARDIAN LIFE ACCIDENT INSURANCE

Schedule of Benefits – Student Accident

Lakeland Christian School provides limited student accident coverage for your child during school hours, school sponsored and school supervised activities after school hours.

This plan includes all school sports.

All Enrolled Students Must Be Covered

Basic Plan	Medical Maximum	Benefit Period	Deductible	100%* Cost/Student
PREK (PK STUDENTS STARTING AT AGE 3)				
Plan P ¹⁰⁰	\$30,000	One Year	\$100	\$3.95
DAY STUDENTS (K-12)				
Plan D ¹⁰⁰	\$30,000	One Year	\$100	\$13.85

100% student participation required

* Based on the usual and customary charges in the area where treatment or service is provided.

** Available as a supplement to the day or boarding student plans. Please contact your sales representative for more information.

† 104 week benefit for covered Accidental Dental Expenses.

What is covered?

If a covered accidental injury requires hospitalization or treatment by a legally qualified physician or surgeon within 30 days of its occurrence, the Policy will pay 100%* of the usual and customary charges incurred for necessary medical, dental,** or hospital care within one year from the date of injury (within 104 weeks for covered Accidental Dental expenses) up to a maximum of \$30,000 for any one injury, subject to the Deductible amount (if selected), Non-duplication of Benefits Provision, and Exclusions. Expenses incurred after one year from the date of injury are not covered, even though the service is a continuing one or one that is necessarily delayed beyond one year from the date of injury.

**Dental benefits are limited to treatment of sound and natural teeth with a 104 week benefit period.

Non-duplication of Benefits Provision

The plan's liability (for school-time only coverage) is limited to the part of expenses, if any, that is in excess of the total benefits payable by other valid coverage on an expense-incurred or provision-of-service basis. Other valid coverage includes any other insurance or medical service plan; HMO's; PPO's; Worker's Compensation; federal, state, or local government plans (except Medicaid); and automobile no-fault insurance. Incurred expenses include hospital charges, medical, surgical, and other services resulting from a covered injury of the insured. It only applies when premiums for the coverage are paid entirely by the school.

When is a student covered?

DISCLAIMER: Coverage summary statements in this proposal are general descriptions only and could never replace the actual policy. The full and exact contract is contained only in the policy. Please read your policy for the coverage, conditions, limitations and exclusions that apply to your loss or claim.

Day or Pre-K students (age three to Kindergarten) are covered for injury that occurs:

- While on the school premises during the hours and days when classes are in session and while participating in or attending any school-sponsored directly supervised activity, including athletics.
- While away from the school premises if participating in a school-sponsored, directly supervised activity, including all athletics and field trips (even overseas).
- While commuting directly and without interruption to or from the Insureds place of residence and school for regular school-day sessions.
- While traveling to or from any school-sponsored, directly supervised activity, including athletic events, in a school-authorized vehicle.

Boarding students are covered for any injury that occurs during any of the circumstances listed above and:

- Coverage extends to 24 hours while students are under the care and direction of the school.
- Coverage also extends to vacation periods if the student is residing on campus during such time and to weekend or holiday leaves, if the student does not go to his or her principal place of residence, and remains on campus.
- Coverage is also provided to all visiting/ interviewing students, who visit at the request or invitation of the school, including students who visit the school for sports team tryouts, on either a day or boarding basis depending on the plan the school has in place for their regularly attending students.
- Coverage will be provided only while on the school premises and while participating in or attending any school sponsored and directly supervised activities consistent with the purpose of the visit. It does not cover students or groups who are on an opposing team of another school or who are visiting for the purpose of competing or participating in a school sponsored, directly supervised activity, game, or event as a competitor of the school.

Exclusions

The plan does not cover:

- Treatment or loss resulting from hernia in any form.
- Illness or disease in any form.
- Treatment by persons employed or retained by the school, or by any immediate family member.
- Injuries sustained as a result of operating, riding in or upon, or alighting from a two-or three-wheeled motor vehicle.
- Any intentionally self-inflicted injury, or injuries resulting from being under the influence of any narcotic or alcohol, unless administered on the advice of a physician.
- Injuries resulting from war or any act of war, or active participation in any riot or civil commotion.
- Injuries occurring while violating or attempting to violate any duly enacted law.
- Expenses incurred after the termination of the benefit period.

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2019-2020 Commercial Insurance Proposal
Lakeland Christian School, Inc.