



We Help Protect Private School Students



A Safety Net for the Entire Student Body.

When an accident happens on school grounds, schools may bear the responsibility. The Hartford's Student Accident Insurance for private and charter schools provides coverage for the entire student body.

Coverage Basics

BASICS	DETAILS
Who's covered	Private and charter school students in grades pre-K through 12
Where coverage applies	<ul style="list-style-type: none"> • While on school grounds, including lunch and recess periods • While traveling as a group on covered school-sponsored field trips • When students enter school while the school year is already in progress
Benefits	<p>Choice of two standard plans which provide coverage in excess of what the primary medical care plan pays. No deductibles apply.</p> <p>Plan 1</p> <ul style="list-style-type: none"> • \$10,000 maximum for Accidental Death & Dismemberment (AD&D) • \$25,000 maximum for Accidental Medical Expense (AME) <p>Plan 2</p> <ul style="list-style-type: none"> • \$15,000 maximum for AD&D • \$50,000 maximum for AME
Rates	<p>Annual rates are per student, based on the academic levels covered:</p> <ul style="list-style-type: none"> • Pre-K-5, 6-8, 9-12, or • Flat premium amount <p>A minimum policy premium applies.</p>

When an Accident Occurs

When a covered accident occurs, here's how the insurance coverage works:

COVERAGE	WHAT THE PLAN PAYS
Accidental Death	Maximum benefit selected for loss of life resulting from a covered accident
Accidental Dismemberment	<ul style="list-style-type: none"> • 100, 50 or 25% of the maximum benefit based on dismemberment • Total benefit for all losses sustained by any one person will not exceed 100% of the benefit amount
Accidental Medical Expense (AME)	Qualified medical expenses that result from injuries sustained in a covered accident

Optional Enhanced Benefits*

BASICS	DETAILS
Sports accident option	Protects athletes against covered injuries sustained while participating as a team member in a scheduled game, tournament or practice session
Counseling	Three counseling sessions up to \$500 in the event a student is a victim or witness to an assault
HIV accident	10% of principal sum up to \$10,000 if student tests HIV positive as a direct result of injury
Home tutoring	One month of home tutoring sessions up to \$500 if child is out of school due to a covered loss
Felonious assault	10% of principal sum up to \$10,000 if the student is assaulted
Paralysis and coma	Pays depending on the loss of movement because of paralysis or coma (See loss schedule in certificate for specific amounts.)
Seat belt	10% of principal sum up to \$10,000 if the insured was properly wearing a seat belt while traveling on a school-sponsored trip at the time of the accident

Applicable exclusions**

Covered accidents do not include:

- Sickness or disease, except pus-forming infection resulting from an accidental cut or wound
- Suicide or intentionally self-inflicted injuries
- War, acts of war or military service
- Airplane accidents, except as a passenger on regularly scheduled passenger airline trips
- Repair or replacement of dentures, braces, eyeglasses, contact lenses, orthopedic braces or artificial limbs
- Playing competitive sports or any form of tackle football (unless the school has purchased the sports accident option)
- Expenses incurred by school-employed health personnel or school-sponsored infirmary

JUST ASK. WE’LL DO THE REST.

Let us reduce the burden. With our simplified direct billing process, fewer steps mean faster access – with better transaction control as well as increased accuracy and service.

WE’LL DO THE BUSY WORK

That includes:

- Produce and mail bills from our Direct Billing System
- Collecting and processing premiums

FEWER STEPS, FASTER ACCESS, IMPROVED ACCURACY

With direct billing, the policyholder has access to services that will give a better handle on transactions through an integrated voice response system that provides answers about billing directly from The Hartford.

The Hartford Difference.

At The Hartford, we’ve made accident protection and customer service a tradition that our policyholders can count on. Our coverage for private and charter school students offers protection and added peace of mind that schools and parents value – under one plan and one premium.

To learn more about our **Student Accident Insurance protection**, call your local Hartford representative or visit our web site at WWW.ACCIDENTLINES.COM.

Prepare. Protect. Prevail. With The Hartford.®

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home office is Hartford, CT.

All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

This program is not available in NY or DE.

* Subject to state availability.

** Please see your policy for a detailed listing of exclusions and limitations.

Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.

6069 NS 02/17 © 2017 The Hartford Financial Services Group, Inc. All rights reserved.



Business Insurance
Employee Benefits
Auto
Home