



BERKLEY

Accident and Health

a W. R. Berkley Company

KENTUCKY K-12 STUDENT ACCIDENT INSURANCE

BASIC OPTION – PLAN 4

CLASSES OF ELIGIBLE PERSONS:

Option 1: All registered students, teachers and coaches of the Policyholder.

AGGREGATE LIMIT OF LIABILITY:

Benefit Maximum	\$500,000
Applies During	per Covered Accident
Applies To	Accidental Death & Dismemberment Benefits only

HAZARDS INSURED AGAINST:

Option 1: School & Sports Coverage

Covered Activity(ies):

Option 1: The policy covers each eligible person during the policy period while he or she is: A) participating in school related activities; 1) sponsored by the Plan Sponsor; and 2) on the premises designated and supervised by the Policyholder; or B) traveling with a group in connection with the activities under the direct supervision of the Policyholder; or C) while participating as a member of a team in intramural, club or interscholastic competitive sports activities sponsored and supervised by the Policyholder.



BERKLEY

Accident and Health

a W. R. Berkley Company

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS	
Principal Sum:	\$10,000
Time Period for Loss	180 days
ACCIDENT MEDICAL AND DENTAL EXPENSE BENEFIT	
BENEFIT MAXIMUM	
Total Benefit Maximum for all Accident Medical	\$25,000
Loss Period (first Covered Expenses must be incurred within)	180 days after the Covered Accident
Benefit Period	2 years from the date of the Covered Accident
Deductible	\$0
Terms of Payment	Full Excess
<i>Inpatient Hospital Services:</i>	
Hospital Miscellaneous Expense (including general nursing care and pre-admission testing performed within 3 working days prior to admission)	\$5,000
<i>Outpatient Hospital Services:</i>	
Hospital Miscellaneous Expense	\$1,000
Day Surgery Miscellaneous (including supplies, drugs and services in connection with scheduled outpatient day surgery)	\$5,000
<i>Other Services</i>	
Combined X-Ray and Diagnostic Imaging Services	\$500
Orthopedic Braces and Appliances	\$500
Outpatient Physical Therapy	\$40 for the first visit, and \$40 for each subsequent visit for a maximum of 10 visits, limited to one visit per day
Prescription Drugs	\$100
Dental Services	\$500 per tooth

Any Deductibles, Benefit Periods, and Benefit Maximums apply on a per Covered Person, per Covered Accident basis. The policy contains an Excess Provision for mandatory coverage. No benefits are payable for expense incurred that is paid or payable by other valid and collectible insurance.

ADDITIONAL ACCIDENT BENEFITS

Coma Benefits are paid in addition to any Accidental Death and Dismemberment benefits payable.

Coma Benefit

1% of the Principal Sum for the first 11 months; lump sum up to 100% of Principal Sum for the 12th month



BERKLEY

Accident and Health

a W. R. Berkley Company

IMPORTANT INFORMATION:

This brochure presents only a summary of the benefits, limitations and exclusions provided under insurance policy form series AH51051. Please refer to the actual policy for a complete description of all the coverages and benefits along with all the conditions, limitations and exclusions applicable under the policy.

If there is a conflict between this brochure and the issued policy, the issued policy will prevail. Coverage does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from offering or providing insurance. Coverage under the policy may not be available in all states. For complete details, please contact us at SpecialRiskSolutions@BerkleyAH.com.

Coverage under the policy does not constitute comprehensive health insurance or major medical insurance coverage. It therefore does not, nor it is intended to, satisfy the “minimum essential coverage” requirements of the Patient Protection and Affordable Care Act.

Insurance coverage offered by Berkley Accident and Health is underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and both rated A+ (Superior) by A.M. Best.

VISIT OUR WEBSITES – Company Website: www.BerkleyAH.com • Corporate Website: www.WRBerkley.com