

Catastrophic Accident Insurance for Students and Volunteers

Underwritten by ACE American Insurance Company; Philadelphia, PA 19106

2024-2025 School Year Coverage Request Form

Name of School/District			Address			
City	St	Zip	Phone _		Email	
Summary: The program consists of the	following b	enefits:		OPTION I	OPTION II	OPTION III
Excess Accident Medical Expense (100% of U	&C) with 10 y	ear benefit paid up	to	\$1,000,000	\$5,000,000	\$7,000,000
Accident Medical Expense Deductible (waived	for Presump	tive Disability - see	brochure)	\$25,000	\$25,000	\$25,000
Accidental Death and Dismemberment - princi	pal sum			\$25,000	\$50,000	\$50,000
Double Dismemberment				\$50,000	\$100,000	\$100,000
Catastrophic Losses payable in addition to acc	cident medica	I benefits up to		\$500,000	\$1,000,000	\$1,500,000
Seatbelt and Airbag - 10% of principal sum up	to			\$5,000	\$5,000	\$5,000
Crisis Management Benefit- lump sum payabl	e to the Polic	yholder		\$25,000	\$25,000	\$25,000
Crisis Management Benefit- payable to the Co	vered Persor	า		\$100 pe	r session up to 10 sess	sions

Coverages Available:

Class I - Interscholastic Athletics

Covers students while participating in school sponsored and directly supervised games and official practice sessions of interscholastic sports and supporting activities (band, cheerleaders, majorettes, student coaches, student trainers, and student managers) and while traveling directly and without interruption between school and the site of such activities

Class II - Student Activities

Covers students while on premises when school is in session and while participating in school sponsored and directly supervised activities (except interscholastic athletics), and while traveling directly and without interruption between school and the site of such activities, and while traveling directly and without interruption between home and school to attend regularly scheduled classes (includes one hour immediately before and after regularly scheduled classes).

Class III - Religious Education Activities

Covers registered participants in church/school sponsored and directly supervised Elementary Level Religious Education and Confirmation activities and while traveling directly without interruption between the school/church and the site of such activities.

Class IV – Youth Ministry Activities

Covers registered participants in church/school sponsored and directly supervised Youth Ministry activities and while traveling directly without interruption between the school/church and the site of such activities.

Class V - Adult/Parent Volunteers

Covers registered adult/parent volunteers while participating as a school volunteer in any school sponsored activity, and while traveling, as a volunteer, directly and without interruption betweenschool and the site of such activities.

Class VI - Summer Sports and Conditioning

Covers students while participating in school sponsored and directly supervised sports and conditioning activities conducted during the summer, and while traveling directly and without interruption between school and the site of such activities.

Class VII - School Staff

Covers school staff while participating in any school sponsored activity, and while traveling, as staff, directly and without interruption between school and the site of such activities.

The program also consists of the following benefits:

Cosmetic Disfigurement from Burns Benefit

If, as a result of a Covered Injury, an Insured suffers third or fourth degree burns in one or more areas of the body, benefits will be paid as determined by the formula specified in the policy, up to a maximum benefit of \$150,000.

Special Adaptation Expense Benefit

If an Insured suffers a "presumptive disability" from a covered Accident and requires a special housing adaptation or a special vehicle toaccommodate the disability, benefits will be paid up to \$75,000 for the housing adaptation and/or up to \$75,000 for the special vehicle.

Benefits are not payable unless the Insured's physician certifies them as necessary.

"Presumptive Disability" means the complete and irrecoverable loss of sight of both eyes, speech, hearing in both ears, or of any twolimbs, hands or feet, provided the loss occurs within one year of the Covered Accident.

"Vehicle" means a private passenger land motor vehicle. It includes automobiles, vans, and four wheel drive vehicles. It does not include avehicle used for farming, commercial business, racing or any type of competitive speed event.

Traumatic Brain Deficit Benefit

If an Insured suffers an injury to the brain which 1) occurs, and is diagnosed by a Doctor; 2) results in measurable, neurological deficitpersisting for the lesser of at least 12 consecutive months or the time at which maximum recovery has been reached; 3) requirespermanent daily personal supervision; and 4) results in the inability of the Insured to perform independently three or more of the followingactivities of daily living: a) transferring (moving in or out of a bed or chair); b) dressing; c) bathing; d) feeding; e) toileting; or f) continence, benefits will be paid up to a maximum of \$250,000.



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Premium Computation:

CHOOSE:	OPTION I	OPTION II	OPTION III	
Class(es) and Option(s):	\$1,000,000 MAX	\$5,000,000 MAX	\$7,000,000 MAX	
Class I - Interscholastic Athletics (All interscholastic athletes and non-competing participants)	# Participants x \$4.12 =	# Participants x \$6.26 =	# Participants x \$7.51 = _	
Class II - Student Activities (All students enrolled in school/district)	# Total Enrollment x \$1.26 =	# Total Enrollment x \$2.14 =	# Total Enrollment X \$2.57 = _	
Class III - Religious Education Activities (All registered participants in Religious Education Program)	# Participants x \$0.68 =	# Participants x \$1.03 =	# Participants x \$1.24 = _	
Class IV – Youth Ministry Activities (All registered participants in Youth Ministry Program)	# Participants x \$1.29 = ——	# Participants x \$1.97 =	# Participants x \$2.36 = -	
Class V - Adult/Parent Volunteers (All registered adult/parent volunteers)	#Volunteers x \$0.45 =	# Volunteers x \$0.55 =	# Volunteers x \$0.70 = -	
Class VI - Summer Sports and Conditioning (All participants)	# Participants x \$1.25 =	N/A	N/A	
Class VII - School Staff (All participants)	# Participants x \$0.65 =	# Participants x \$0.80 =	#Participants x \$0.95 = -	
MINIMUM PREMIUM ALLOWED:	\$350	Total Premium Due =	_	

Coverage Request Form must be completed in its entirety and received by MYERS-STEVENS & TOOHEY CO., INC., prior to the effective date required.

Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Plans Arranged and Administered by:

