

Zurich Student Accident Insurance



Helping protect students and the schools that serve them

Who doesn't want kids to enjoy the thrill of making a play in the big game or expanding their social and cultural horizons through a school-sponsored trip or event? Sports and activities enrich the health and educational experience of students and create memories for a lifetime.

And with COVID-19 vaccinations becoming widely available, there is great anticipation of more athletic seasons and other school-sanctioned student activities resuming nationwide.

But parents, schools and school districts need to be aware of some sobering facts:

More than **3.5 million**
children ages 14 and younger are hurt annually playing sports or participating in recreational activities.¹

More than **2.6 million**
children receive emergency department treatment each year for sports- and recreation-related injuries.²

More than **200,000**
children go to hospital emergency rooms each year due to injuries occurring on playground equipment.³

For high school injuries related to contact sports alone, the total national economic cost may be as high as

\$19 billion annually.⁴

Even relatively minor injuries like sprains and severe bruises can incur significant costs. Serious orthopedic injuries, such as fractures or knee injuries, can run into tens of thousands of dollars. Concussions and internal organ injuries can be life-threatening, requiring expensive, ongoing treatment.

These costs can have major financial burdens for schools and districts with general liability coverage that can sometimes have limited or no benefit for medical expenses incurred by students.

With **Zurich's Student Accident Insurance**, schools and school districts can offer coverage that benefits their students and gives them greater peace of mind. It also helps protect schools and districts from potential liability exposures. From preschool through college, we have customizable plans to help protect students and the institutions that serve them.



Protection on or off the field

Zurich Student Accident Insurance can be tailored to include:

- Interscholastic sports
 - Plans available with or without tackle football, including games, scrimmages, practices, try-outs and off-season training
 - Coverage extensions for heat exhaustion, sprains, strains and other similar injuries
- Non-sport extracurricular activities, including but not limited to:
 - Field trips
 - Camps
 - Summer and volunteer programs
 - Clubs
- Intramural sports
- Gym classes
- Class-time activities
- Before/after school care
- Injuries during travel to and from above activities
- Combinations of any of the above

Core benefits for covered accidents

- **Accidental death** – Provides the maximum benefit selected for loss of life.
- **Accidental dismemberment** – Pays 100, 50, or 25 percent of the maximum benefit based on dismemberment. The total dismemberment benefit for any one person for all losses will not exceed 100 percent of the benefit amount.
- **Accident Medical expense** – Covers qualified medical expenses that result from injuries.

Flexible and cost-effective features

- High limits (\$5 million or higher) for accident medical and \$10,000 and up for accidental death and dismemberment
- Cost-saving options, such as varying coinsurance, deductible and medical sub-limits
- Catastrophic coverage options available with additional high-limit benefit if covered injury results in coma, paralysis or brain death
- Heart failure benefit
- Optional Felonious Assault coverage for shootings and other violent crimes

Why Zurich makes the grade

We're a leader in the student accident market — currently covering thousands of schools across the U.S., including public, private and charter schools for day care/preschool through college ages. We do our homework to offer solutions that work for you through our customer-focused teams and services, including.

- Local underwriting specialists with expertise and market knowledge
- Fast, responsive claims service in collaboration with Zurich-approved third-party administrators with deep experience in student accident claims handling
- Working with school-appointed brokers to analyze claims trends, risk mitigation and recommended practices to promote safety and injury-response practices
- Financial strength: Our “report card” shows an AA/Stable!⁵

To learn more about Zurich Student Accident Insurance, contact your broker or reach out to our Customer Inquiry Center at usz.ahsales@zurichna.com.



1. "Sports Injury Statistics." Stanford Children's Health. Accessed 31 March 2021.
2. "Sports Safety." Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. 6 February 2019.
3. "Public Playground Safety Checklist." U.S. Consumer Product Safety Commission. Accessed 31 March 2021.
4. Fair, Ray. "The steep economic cost of contact sports injuries." Making Sen\$e/PBS NewsHour. 20 October 2017.
5. Rating by Standard & Poor's (S&P) as of March 31, 2021. This information is consolidated Zurich Insurance Group Ltd financial information as of March 31, 2021, and is not audited. For more complete financial information, audited annual statements of the Group and information on the ratings of the underwriting companies of Zurich in North America, access <https://www.zurich.com/en/investor-relations/results-and-reports>. No assurances can be given, and we make no representations, that such information has, or has not, changed since March 31, 2021.

Zurich
1299 Zurich Way,
Schaumburg, IL 60196-1056
800 982 5964 www.zurichna.com

