Student Accident Coverage

Student Accident from Zurich provides accident-based coverage from playgrounds to touchdowns, helping schools protect their students with confidence.

Coverage options

School-time accident coverage

For student injuries occurring:

- on school premises and during school session;
- while participating in school sponsored and supervised activities occurring on or off school premises.

If specified by the policy, coverage also includes:

- travel to and from such activities in transportation furnished or arranged by the school;
- practice or participation in interscholastic sports.

Interscholastic sports accident coverage

For injuries occurring during practice and participation in games, tryouts, and pre and/or post-season play.

If specified by the policy, travel to and from such activities in transportation provided by the school is included.

Catastrophic coverage

School-related injuries can be serious and may require long term medical care. Zurich's catastrophic accident plans are designed to provide insurance protection against excessive medical expenses.

Zurich's catastrophic accident insurance coverage offers three options:

1. **Excess catastrophic accident medical expense:** Takes over when base plan benefits are exhausted.
2. **Catastrophic cash benefit:** Provides coverage to the family of a severely injured student/athlete (coma, brain death, paralysis, etc.).
3. **Heart failure benefit:** If an Insured suffers a Covered Loss as a result of a Covered Accident, which is a result of a Heart Failure, Zurich can cover an additional amount shown in the Schedule.

How does the coverage work ?

If a Covered Accident occurs, the following benefits are provided:

- **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.
- **Accidental medical expense** – covers qualified medical expenses that result from injuries.
- We pay our share of the usual and customary charges.

Why Zurich?

Expertise and commitment

- Access to local underwriting specialists who provide expertise and market knowledge.
- More than 90 percent of Zurich's Accident customers renewed their business with us in 2013.

Superior claims services

- Claims services that respond to our customers within 24 hours.
- Claims contacts work with customers quickly to fairly resolve any issues that may arise.

Brand and strong financial ratings

- More than 100 years of experience in the U.S.
- Industry financial ratings*among the strongest: A.M.Best+/stable;Standard & Poor's AA-/stable.

Optional enhanced benefits available upon request.

For more information and contact details for your Zurich specialist, visit zurichna.com/zna/accidentandhealth

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*Ratings as of September 30, 2013. A.M. Best's and S&P's Ratings are under continuous review and subject to change and/or affirmation. The rating represents the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and is not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.

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