

Tredyffrin/Easttown School District

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Arthur J. McDonnell
Business Manager/Board Secretary

Student Accident Insurance for 2014-2015 School Year (Purchased by Parents on Voluntary Basis)

Dear Parents:

Student Accident Insurance is available, on a voluntary enrollment basis, to cover your child in his or her school activities. The *Student School Time Accident Insurance* insures from the time the child leaves home until returning at the close of the school day. It covers all school sponsored activities including class trips, and will be in effect until the end of the school term in June of 2015. *24-Hour Accident Coverage* is also available, provides coverage until the first day of school for the next school year and provides protection any time or any place. You may obtain a Student Accident brochure/enrollment form on our webpage at www.tesd.net/studentaccident. There will be a link on the webpage: *Student Accident Brochure/Enrollment Form*. The brochure describes the coverage and conditions of the insurance and also includes the application for the coverage of your choice. You may also obtain a brochure/enrollment form from the school office. Claim forms may also be obtained from our webpage or the school office.

This insurance is primary excess over \$100 and covers usual and reasonable expenses for most medical treatment related to the covered injury. Benefits are payable for the first \$100 of covered expenses, without regard to other insurance. Thereafter, benefits are payable for covered expenses above \$100 that are not recoverable from another plan providing medical expense benefits to the applicable maximum. If the insured is not covered by another plan providing medical expense benefits, the excess provision shall not apply, and benefits are payable to the limits described in the policy.

This voluntary Student Accident Insurance does not cover interscholastic sports injuries. The School District has purchased an excess insurance policy for all interscholastic sports injuries.

The annual cost for students in grades K through 12, for \$250,000 in coverage for one-year of benefit is:

School Time: \$28.00

24-Hour: \$124.00

A \$50,000 *Optional Accident Dental Treatment Benefit* may be purchased in addition to either the *School Time* or *24-Hour Plan*. The additional cost would be \$7.50 if purchased with the *School Time* or *24-Hour plans* or \$14 if purchased alone (see brochure for details).

The enrollment form for all coverage's should be completed and signed. Checks should be made payable to United States Fire Insurance Company. A separate check and enrollment form for each student should be enclosed in the enrollment envelope.

Over



**All enrollment forms should be returned directly to:
A-G Administrators, Inc.,
PO Box 979
Valley Forge, PA 19482**

Procedure for Filing A Claim

1. Obtain a claim form from the school office or our webpage at www.tesd.net/studentaccident. There will be a link on the webpage: *Student Accident Form – School's Report of Accident*. Please have the section pertaining to the school completed by a school official.
2. Complete the parents' section, attach all itemized bills and submit the form within 90 days of the accident, to:

A-G Administrators, Inc.
PO Box 979
Valley Forge, PA 19482
Phone: 610.933.0800
Fax: 610.933.4122
Email: claims@agadm.com
3. Any subsequent bills should be submitted to A-G Administrators, Inc. with identification as to the School District, student's name, date of injury, and if available, the claim number. No additional claim form is necessary.
4. If authorization is given on the claim form, benefits will be payable to doctors and hospitals unless paid receipts are presented.
5. If accident costs are expected to exceed \$100, be sure to notify any other hospitalization carrier that you may have. This policy is excess coverage; any payment over \$100 would be based on other carriers processing of the claim.
6. Any questions regarding claims may be referred directly to A-G Administrators, Inc. at 610.933.0800