

Student Accident Insurance

CHUBB®

Online Enrollment Brochure
for Student Covered under the
Monarch Management Corporation
Program

Accident & Health

Protection when your child needs it most

Student Accident Insurance is designed to help shield your family from the financial burdens that may arise from an accident. While in class, on a field trip, or participating in school sponsored sports your child is exposed to many risks. Our insurance plans give you the opportunity to ensure they are covered when the unexpected occurs.

Accidental Death & Dismemberment coverage kicks in if your child is injured in a serious accident

- x Accident Medical Expense benefits help alleviate costs of injuries that may land your child in the hospital
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 - x \$FWLYLWLHV & RYHUDJH RSWLRQ DOORZV IRU WKH FRYHUDJH WR H[SDQG
 - x Sports Coverage for Interscholastic Football protects high risk sports activities
 - x Most coverage will pay in addition to any other insurance you may have.
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Benefits

Accidental Death & Dismemberment Benefits

If the Insured Person is injured in a covered accident and suffers any of the losses shown in the Schedule of Covered Losses below within 365 days, we will pay the benefit amount shown for that loss. If more than one loss occurs in the same accident, only one benefit, the largest, will be paid.

“Loss of Hand” means complete severance, as determined by a Physician, of at least four (4) fingers at or above the metacarpal phalangeal joint, proximal to the torso, on the same hand or at least three (3) fingers and the thumb on the same hand. “Loss of Foot” means the complete severance of a foot through or above the ankle joint.

“Loss of Sight” means permanent loss of vision. Remaining vision must be no better than 20/200 using a corrective aid or device, as determined by a Physician. “Loss of Sight of One Eye” means permanent loss of vision of one eye. “Loss of Speech” means the permanent, irrecoverable and total loss

of the ability to speak. (P) 23.7 (a) 47 (a) - Bc (a) 26 c1 (a) 28.7 (6) C. 6 (T) 553 (e) 7 (2) 3.0) 76.3.7 C (3) 40 - P. 226 - 35 (2) (r) UJ 019 0 Twhys.r Loss of

We will reimburse up to the maximum benefit amount for Accident Medical Expenses if accidental bodily injury causes an Insured Person to first incur Medical Expenses for care and treatment within 90 days of a covered accident. The Accident Medical Expense benefit amount is payable on an excess basis, only for medically necessary charges and services incurred within 52 weeks of the covered accident. If a Dentist certifies that Dental Services cannot be performed within 156 weeks of the covered accident, then the sublimit for Deferred Dental Services will apply. In no event will We pay for Extended Dental Services performed beyond 208 weeks of the covered accident. The benefit amount is subject to the Coinsurance, Out of Network Percentage and Maximum Benefit Amount listed in the selected plan.

Payment Clauses & Exclusions

For the types of coverage listed below, if an Insured has multiple losses mup(u)032(s)2.1.2(s)14.3llt o(e)5(fa)04(dop)8.60 T

The Benefit Amount for Accident Medical Expense does not apply to charges and V H U Y L F H V

x for which an Insured Person has no obligation to pay;

x for any i

