

# Participant Accident Insurance for Schools



For schools and educational institutions, the learning, development, and safety of your students is a top priority. Chubb Accident & Health provides students with comprehensive accident insurance benefits—both on and off school grounds.

When an unexpected accident happens, a plan that can help mitigate costs and ensure timely care can make all the difference. Our accident policy responds regardless of fault or negligence, helping fill coverage gaps that may exist with General Liability insurance.

By helping cover medical bills and out-of-pocket costs, our policy helps demonstrate your commitment to students' well-being and may help resolve claims before legal action is filed. In some cases, it may help reduce or eliminate a claimant's incentive to file suit. It can also expand the General Liability med pay benefit by including lump sum payments for death, paralysis, or coma. Finally, it can cover students while traveling to and from school-sponsored activities.

Whether an accident happens in the classroom, while taking a field trip, out on the playground, or on the field during a sponsored sporting event, your students are covered.

## Eligibility

Our policies have been designed to provide coverage for various types of schools, including:

- ▶ Pre-K, Kindergarten, or Nursery Schools
- ▶ Elementary, Middle, & High Schools
- ▶ Public or Private Schools
- ▶ Vocational or Trade Schools
- ▶ Charter Schools
- ▶ Business Schools

Coverage is available for all registered students of the policyholder. It may also be available for volunteers or employees.

## What's Covered?

Coverage can be provided for:

- ▶ School time
- ▶ Interscholastic sports
- ▶ Field trips – Day and overnight trips
- ▶ After-school activities
- ▶ While traveling to and from any of the above activities

## Claim Scenarios

Situation	Risk	Action	Outcome
Soccer player tore her ACL.	Immediate medical treatment was required on the day of the accident as well as surgery to repair the injury.	All out-of-pocket costs due to coinsurance and deductibles imposed on the family's health plan were covered.	The school acted in good faith and fulfilled their duty to act responsibly by purchasing a Chubb Student Accident policy. The students were able to seek appropriate care.
Football player suffered severe spinal injury after a tackle.	The spinal injury necessitated emergency transport via ambulance to a local hospital. The severity of the injury resulted in paralysis.	In addition to covering out-of-pocket costs and the ambulance expense, the family received a catastrophic cash benefit of \$1,000,000—a portion was paid as a lump sum, with the remainder to be paid out monthly for up to 10 years.	The families were pleased that the school's policy prevented them from having to pay any extra costs, allowing them to focus on the students' rehabilitation and recovery.

The claim scenarios described are hypothetical and are offered solely to illustrate the types of situations that may result in claims. They are not based in actual claims and should not be compared to an actual claim. The precise coverage afforded is subject to the terms and conditions of the policy as issued.



# Why Student Accident Coverage?

Despite careful planning, precautions, and best efforts to protect students, accidents happen.



**Injuries that occurred at school accounted for 21% of unintentional injury-related visits to the emergency department**, with an estimated annual incidence rate of 1,385 injuries per 100,000 5- to 18-year-old students.<sup>1</sup>



**3.5 million+ children under age 14 receive medical treatment for sports and recreation injuries** each year.<sup>2</sup>



**High school athletes account for an estimated 1.39 million injuries** per year.<sup>3</sup>

<sup>1</sup> Zagel, Alicia L., Gretchen J. Cutler, Amy M. Linabery, Alicen B. Spaulding, and Anupam B. Kharbanda. "Unintentional Injuries in Primary and Secondary Schools in the United States, 2001-2013." *Journal of School Health* 89, no. 1 (2018): 38-47. <https://doi.org/10.1111/josh.12711>.

<sup>2</sup> Mangan, Dr. Douglas. "Majority of Youth Sports Injuries Can Be Prevented, Here's How to Keep Kids Safe." *USA Today*. Gannett Satellite Information Network, September 5, 2018. <https://www.usatoday.com/story/life/allthemoms/2018/09/05/majority-youth-sports-injuries-can-prevented-heres-how/1139104002/>.

<sup>3</sup> Collins, Christy, Hannah Robinson, Todd Burus. "National High School Sports-Related Injury Surveillance Study, 2021-22 School Year." <http://datalscenter.org/wp-content/uploads/2023/01/2021-22-High-School-RIO-ORIGINAL-Summary-Report.pdf>.

## Coverage Highlights

### Accident Medical Expense Benefits

Helps pay out-of-pocket medical expenses resulting from an accidental injury.

### Accidental Death & Dismemberment

Pays lump sum benefits if a covered accident results in loss of life, limb, sight, speech, hearing, or paralysis.

### Catastrophic Coverage

Offers additional accident medical expense coverage as well as Catastrophic Cash (lump sum followed by monthly payments in the event of paralysis, coma, or brain death).

### Other Benefits Available:

- ▶ Brain Damage Benefit
- ▶ Heart and Circulatory Malfunction Benefit
- ▶ Heatstroke Benefit
- ▶ Home Alteration and Vehicle Modification
- ▶ Protective Helmet Facemask Benefit

## The Advantages of Doing Business with Chubb

### Innovation

We are solution-oriented professionals who use our specialized knowledge of the school market to find the right solution for you.

### Superior Service

We have over 35 years of experience in the accident insurance market, with dedicated regional underwriting hubs and business development managers offering local and personalized support.

### Underwriting Expertise

We approach underwriting with discipline, precision, and consistency, allowing us to provide stability and longevity.

### Claims Excellence

We are committed to providing honest and fair judgment in handling claims and delivering an excellent customer experience. We also partner with the nation's leading Accident & Health claims third-party administrators.

## Contact Us for a Quote

Name:

Title:

Phone:

Email: