

Paving a path to recovery after severe injuries

One high school sports season. Two student athletes, each with severe on-field injuries. Our Participant Accident coverage helped soften the financial blow and ensure they could afford specialized care.



The problem

Fall sports season was in full swing, and a high school's football and soccer teams were off to exciting starts. Halfway through the soccer season, one student-athlete experienced a severe on-field injury, suffering a torn ACL. She required immediate medical treatment the day of the accident and would later need surgery to repair her ACL.

Just a few weeks later, in the football team's playoff game, another student-athlete experienced a life-altering injury. He made a defensive tackle and was unable to get up after the play. Unfortunately, the hit caused a severe spinal injury. He required immediate emergency transport to the local hospital, where doctors concluded that his injury had resulted in paralysis from the waist down.

Our insurance protection

The School Board had seen the impact that severe athletic injuries had on their students and their families in the past. And, they understood the inherent risks of the sports that their students played. After determining that it was well within their annual budget, they had implemented a Chubb Participant Accident policy to provide enhanced coverage for student athletes.

For the soccer player with the torn ACL, our policy covered all out-of-pocket medical costs due to deductibles and co-insurance on the family's health plan. It helped take the financial burden off her family so they could focus on her required treatment, rehabilitation, and recovery.

The football player and his family received a catastrophic cash benefit of \$1,000,000—a portion was paid up front, with the remainder to be paid out monthly for up to 10 years. This benefit was in addition to the medical expense benefit that covered the out-of-pocket medical costs related to his injury, as well as the benefit to cover specialized modifications to their car and house needed to help him adapt once he returned home.

"We had hoped that we wouldn't need to rely on this coverage, but felt that it was a cost-effective and simple way to offer more protection for our students. After this season, we're extremely thankful that we invested in this Participant Accident policy. Instead of having to organize fundraisers or bake sales after the fact, we were able to provide immediate, substantial support to these students and their families. During this extremely difficult and challenging time, our school, through Chubb, could provide them with valuable benefits they could use toward medical costs."

President
School Board for the high school

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