

Basic Sports Accident Insurance Policy

Summary of Coverage

Plan Maximum	\$25,000 per injury maximum
Covered Activities	All intercollegiate athletics, cheerleaders, mascots, and dance team members with participating in a policyholder sponsored and supervised game or practice session, including authorized travel directly to and from a game or practice session
Deductible	Quote Different Options
Coinsurance	100% of reasonable and customary charges after the deductible
First Medical Treatment Includes treatment provided by Student Health Services or Athletic Trainers)	Within 180 days of the injury to trigger the claim to be eligible under the policy
HMO/PPO Denial Converge	Yes
Pre-existing Condition Coverage	Yes
Benefit Period	52 weeks from the original date of injury to trigger a claim
Accidental Dental Benefit	Same as Medical Maximum
Accidental Death and Dismemberment	\$10,000 (\$200,000 aggregate maximum)
Recurring Injuries	Yes
Cardiovascular accident, heat exhaustion, stroke or traumatic events caused by exertion	Yes
Outpatient Physical Therapy	Yes
Durable Medical Equipment	Yes
Off Season Conditioning	Yes, if school sponsored and supervised
Prescription Drug Benefit	Yes
Air/Ground Ambulance Benefit	Yes