

Student Accident K-12 Insurance Program



Overview

- Student accident insurance for primary and secondary educational markets
- Various plan options available including school time or 24-hour coverage, coverage for interscholastic sports (including football), field trips, extracurricular activities and school-sponsored events
- Coverage may be offered on both a mandatory or voluntary basis

Benefits and Limits

- Accidental Death & Dismemberment ("AD&D") up to \$100,000
- Accident Medical Expenses ("AME") up to \$1 million
 - Offered on a primary or excess basis
 - Various deductible options from \$0 to \$500
 - Includes dental benefits
- Catastrophic Accident ("CAT") up to \$10 million
 - Includes CAT AD&D and AME benefits
 - Optional benefits for CAT Cash

Terms and Conditions

- Coverage is for an annual term and premium paid on an annual basis
- Rate differentials are based on the benefit limits and hazards elected:
 - School time, including travel to/from
 - Interscholastic sports/no sports/football
 - 24-hour coverage

Distribution

- Sold through MGA, MGU, wholesale and retail agents

Contact Information

800-475-2691

AccidentAndHealth@gaig.com

GAIG.com/AccidentAndHealth



Corporate Headquarters
301 E. Fourth St.
Cincinnati, OH 45202
GAIG.com

Specialty Property & Casualty

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Unemployment Risk Solutions

Main Office

790 Township Line Road, Suite 150

Yardley, PA 19067

Phone 800-475-2691

Email AccidentAndHealth@gaig.com

Website GAIG.com/AccidentAndHealth

Why Great American?

Our roots go back to 1872 with the founding of our flagship company, Great American Insurance Company. Even then, we were specializing in property coverages, writing our first policy for a factory that manufactured hard rubber combs.

We've come a long way since rubber combs. Today, we're based in Cincinnati, Ohio, and organized into over 30 niche businesses with specialized expertise in the markets they serve. Our **diversity of products** positions us well during changes in the economy and the insurance market, while providing specialty knowledge and expertise to agents and policyholders within each market.

We're a big company, with small company **service and solutions**. With our Accident and Health Insurance Program, you'll find a wide array of insurance coverages uniquely tailored to suit the needs of your organization.

And, it's all backed by **strong financials you can count on**. Out of more than 3,100 property and casualty insurance companies in the United States, we're one of only two companies to hold an A.M. Best rating of "A" (Excellent) or better for over 100 years and also be listed on the 2017 Ward's 50 List for insurance company performance. That's staying power you can count on to help protect your business, and your clients' businesses, for the long haul.

A.M. Best rating affirmed as of August 11, 2017.

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100 years with an **A** rating by
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