

Protecting Students, Staff and Your School Community

K-12 ACCIDENT & HEALTH COVERAGE



Charter



Private



Public

Every school strives to create a safe environment. Still, accidents happen — often when they're least expected. Our K-12 Accident & Health (A&H) coverage helps schools prepare for the unexpected with reliable protection designed to support students, families and administrators when they need it most.

Comprehensive Coverage for K-12 Schools

We offer flexible plans for public, private and charter schools. Each policy is built to help reduce financial exposure and provide added confidence for your school community.

Common Injuries Covered	Who's Covered	What's Included	Where Coverage Applies
<ul style="list-style-type: none"> • Slips, trips, falls • Cuts and contusions • Broken bones • Sprains • Fractures + Dislocations • Burns 	<ul style="list-style-type: none"> • Students • Volunteers • Chaperones 	<ul style="list-style-type: none"> • Hospital stays • Emergency Room Visits • Diagnostics, Tests + Labs • Crutches, Casts + Braces 	<ul style="list-style-type: none"> • Class time • Playground • After School • Travel to + from • Field trips • School sports • Clubs + activities



Why Accident & Health Coverage Matters

Accidents at school are more common — and can often be more costly — than many organizations realize. Each year, millions of children experience school-related injuries, resulting in significant medical expenses for families and potential liability exposure for schools.

A&H coverage helps bridge gaps that general liability policies may not address, offering an added layer of financial protection for both families and institutions.

A Real-World Example

The Situation

An 11-year-old student injured his hand in a classroom doorway. Total medical expenses exceeded \$10,000. After primary health insurance, the family still faced \$4,100 in out-of-pocket costs.



Without A&H Coverage

The school could be responsible for the remaining medical expenses and potential legal fees. In many cases, these costs can also impact general liability premiums.



With A&H Coverage

The remaining balance was covered under the school's A&H policy — at a cost significantly lower than the out-of-pocket exposure. The policy also protected the broader school community, offering support for future incidents as well.



Contact Us



Underwriting

AHUnderwriting@gaig.com



Claims

AHClaims@gaig.com



Marketing

AHMarketing@gaig.com

The claims scenarios in this material are provided to illustrate possible exposures faced by your clients. The facts of any situation which may actually arise, and the terms, conditions, exclusions, and limitations in any policy in effect at that time, are unique. Thus, no representation is made that any specific insurance coverage applies to the above claims scenarios. This is an accident only policy with limited benefits and does not pay benefits for diseases, sickness or loss from sickness. Coverage is summarized. Coverage features and product availability may vary by state. This is not a contract for the coverage described herein. Please contact us or your agent/broker for additional information, and refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, authorized insurer in all 50 states and the DC. © 2026 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5815-2-SHS (02/26)



Specialty Human Services