

# Protecting Students in After-School Programs

AFTER-SCHOOL ACCIDENT & HEALTH COVERAGE



Arts and Music



Sports and Fitness



Other

After-school activities give students valuable opportunities to learn, grow and explore new interests. Accident & Health (A&H) coverage is designed to help protect participants with flexible, straightforward insurance solutions that support your program when unexpected accidents occur.

## Comprehensive Coverage for After-School Programs

We offer flexible plans designed for a wide range of after-school activities and enrichment programs. Each policy is built to help reduce financial exposure and support the well-being of the students and families you serve.

Common Injuries Covered	Who's Covered	What's Included	Where Coverage Applies
<ul style="list-style-type: none"> <li>• Sprains</li> <li>• Burns</li> <li>• Broken bonesw</li> <li>• Fractures + Dislocations</li> <li>• Concussions</li> </ul>	<ul style="list-style-type: none"> <li>• Students participating in after-school programs</li> <li>• Arts and music participants</li> <li>• Sports and fitness participants</li> <li>• Club and activity members</li> <li>• Program volunteers</li> <li>• Staff supervising after-school</li> </ul>	<ul style="list-style-type: none"> <li>• Hospital stays</li> <li>• Emergency Room Visits</li> <li>• Diagnostics, Tests + Labs</li> <li>• Crutches, Casts + Braces</li> </ul>	<ul style="list-style-type: none"> <li>• Clubs</li> <li>• After-School Activities</li> <li>• Events</li> <li>• Games</li> <li>• Travel to + from</li> </ul>



# Why Accident & Health Coverage Matters

Accidents can occur in any after-school environment, often more frequently — and with possibly greater financial impact — than organizations anticipate. Students may experience injuries during cooking classes, music practice, athletic activities or club programs. These incidents can lead to unexpected medical expenses for families and potential liability exposure for schools and activity providers.

A&H coverage helps address gaps that general liability policies may not fill, offering an added layer of financial protection for both families and after-school organizations.

## A Real-World Example

### The Situation

A fifth-grade student participating in an after-school cooking class accidentally burned her hand. Medical expenses exceeded \$5,000. After primary health insurance contributions, more than \$3,000 remained as out-of-pocket cost.



### Without A&H Coverage

The school or program may be responsible for uncovered medical expenses and potential legal costs, which can affect budgets and future liability premiums.

### With A&H Coverage

The remaining medical expenses were fully covered — at a cost significantly lower than the out-of-pocket amount. The policy also provides protection for all eligible students in the program.



## Contact Us



### Underwriting

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### Claims

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### Marketing

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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. 5815-7-SHS (02/26)



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