



## **Student Accident Insurance (Optional Coverage offered by your OSP Representative)**

Accident medical insurance can fill in the gaps of existing medical insurance, limiting out of pocket expenses for costly medical treatment. Hylant Administrative Services represents coverage programs providing the following options for school districts to offer:

### **Compulsory Student Coverage**

School Time Accident Coverage For All Students – Insurance coverage is purchased by the school district for all student injuries (non-athletic) during school hours while attending, participating in, and traveling to and from school sponsored/supervised activities. This includes school sponsored/supervised summer activities and necessary travel. Benefits are payable for covered medical expenses with no deductible up to the limit of coverage.

### **Voluntary Student Coverage**

School Time Coverage – provides coverage to students during school hours while attending, participating in, and traveling to and from school sponsored/supervised activities. This includes activities both on and off the school premises during the school year as well as school sponsored/supervised summer activities and necessary travel directly to and from the activity.

24-Hour Coverage – provides coverage for students 24 hours a day. This covers weekends and vacation periods, including the summer. Students are protected at home and school.

Field Trips can also be covered, including all district-wide field trips both day and overnight, excess to all other insurance.

All Sports including – Varsity/Junior Varsity Sports, Cheerleaders and JROTC – This is excess coverage and would be mandatory for all participants and provides coverages for all of your school sponsored athletic activities. Coverage includes tryouts, preseason and postseason play, and supervised travel for all interscholastic events. Off-season weightlifting and conditioning are included and bands are covered at no additional cost.

Football Coverage would be included under the All Sports coverage.

School districts that do not provide the All Sports Plan may allow families to purchase participant accident insurance for football only.

**For further information, please contact your OSP Representative or Servicing Underwriter.**