

Mississippi High School Activities Association

2018–19 Catastrophic Accident Insurance

National Union Fire Insurance Company of Pittsburgh, Pa. Policy #: SRG 9144128

Who Is Eligible?

All enrolled students of the school or school district under the Mississippi High School Activities Association.

What Activities Are Covered?

While participating during the official season of the sport as a member of an interscholastic team. This includes: band members, cheerleaders, majorettes, participants of intramural sports, gym classes, coaches, managers, trainers and non-sport extracurricular activities of the Policyholder, including interscholastic football. Participation must be in a regularly scheduled and approved practice session or game of the Policyholder and under the supervision of proper adult authority of the Policyholder. This includes coverage for travel directly and uninterrupted to or from the above with other members of the team in a vehicle designated by the Policyholder and under the direct supervision of the proper adult authority of the Policyholder.

Summary of Catastrophic Accident Insurance

Benefit	Maximum Amount
Accident Medical Expense Benefit	100% of reasonable, customary and necessary covered expenses, with an overall limit of \$2,000,000 payable for 520 weeks from the date of the accident
Deductible	\$10,000 per accident
Incurral Period	180 day incurral period, in which to meet the deductible
Benefit Period	520 week (10 year) benefit period
Accidental Death Benefit	\$10,000
Heart & Circulatory Death Benefit	\$10,000
Accidental Dismemberment	\$20,000 per the schedule
Catastrophe Cash Benefit	\$100,000
Catastrophe Incurral Period	180 days
Catastrophe Waiting Period	6 consecutive months
Seat Belt & Air Bag	\$5,000
Brain Death	\$100,000

Definitions

Brain Death means irreversible unconsciousness with total loss of brain function and complete absence of electrical activity of the brain even though the heart is still beating.

Coma means a profound state of unconsciousness from which the Insured cannot be aroused to consciousness, even by powerful stimulation, as determined by a Physician.

Deductible means the amount of Usual and Customary Charges for Medically Necessary Covered Accident Medical Services, otherwise payable under this program, that must be incurred by the Insured before Accident Medical Expense benefits become payable. Accident Medical Expense benefits are not payable for charges applied to the Deductible.

Hospital means a facility that: (1) is operated according to law for the care and treatment of injured and sick people; (2) has organized facilities for diagnosis and surgery on its premises or in facilities available to it on a prearranged basis; (3) has 24 hour nursing service by registered nurses (R.N.'s); and (4) is supervised by one or more physicians. A Hospital does not include: (1) a nursing, convalescent or geriatric unit of a hospital when a patient is confined mainly to receive nursing care; (2) a facility that is, other than incidentally, a rest home, nursing home, convalescent home or home for the aged; nor does it include any ward, room, wing, or other section of the hospital that is used for such purposes; or (3) any military or veterans hospital or soldiers home or any hospital contracted for or operated by any national government or government agency for the treatment of members or ex-members of the armed forces, except if there is a legal obligation to pay.

Injury means bodily injury: (1) which is sustained as a direct result of an unintended, unanticipated accident that is external to the body and that occurs while the injured person's coverage under the Policy is in force; (2) which occurs while such person is participating in a covered activity; and (3) which directly (independent of sickness, disease, mental incapacity, bodily infirmity, or any other cause) causes a covered loss.

Insured means a person: (1) who is a member of an eligible class of persons as described in the Classification of Eligible Persons section of the Master Application in the Policy on file with the Policyholder; (2) for whom premium has been paid; and (3) while covered under the Policy.

Medically Necessary means a Covered Accident Medical Service that: (1) is essential for diagnosis, treatment or care of the Injury for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) is ordered by a physician and performed under his or her care, supervision or order.

Paralysis means the complete loss of function in a part of the body as a result of neurological damage, as determined by a physician.

Usual and Customary Charges (U&C) means a charge that: (1) is made for a Covered Accident Medical Service; (2) does not exceed the usual level of charges for similar treatment, services or supplies in the locality where the expense is incurred; and (3) does not include charges that would not have been made if no insurance existed.



Exclusions and Limitations

1. suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or autoeroticism.
2. sickness, or disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.
3. the Insured's commission of or attempt to commit a crime.
4. infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.
5. declared or undeclared war, or any act of declared or undeclared war, except if specifically provided by the Policy.
6. participation in any team sport or any other athletic activity, except participation in a covered activity.
7. full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded).
8. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured is: a. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or b. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or c. riding as a passenger in an aircraft owned, leased or operated by the Policyholder or the Insured's employer.
9. the Insured being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
10. the Insured being under the influence of drugs unless taken under the advice of and as specified by a physician.
11. the medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.
12. stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.
13. any condition for which the Insured is entitled to benefits under any Workers' Compensation Act or similar law.
14. the Insured riding in or driving any type of motor vehicle as part of a speed contest or scheduled race, including testing such vehicle on a track, speedway or proving ground.
15. any loss incurred while outside the United States, its Territories or Canada.
16. repair or replacement of existing artificial limbs, artificial eyes or other prosthetic appliances or rental of existing durable medical equipment unless due to a covered Injury.*
17. new, or repair or replacement of, dentures, bridges, dental implants, dental bands or braces or other dental appliances, crowns, caps, inlays or onlays, fillings or any other treatment of the teeth or gums, except for repair or replacement of sound natural teeth damaged or lost as a result of Injury up to the Maximum shown in the Benefit Schedule.*
18. new eye glasses or contact lenses or eye examinations related to the correction of vision or related to the fitting of glasses or contact lenses, unless due to a covered Injury; or repair or replacement of existing eyeglasses or contact lenses unless due to a covered Injury.*
19. new hearing aids or hearing examinations unless due to a covered Injury; or repair or replacement of existing hearing aids unless due to a covered Injury.*
20. rental of durable medical equipment where the total rental expense exceeds the usual purchase expense for similar equipment in the locality where the expense is incurred (but if, in the Company's sole judgment, Accident Medical Expense benefits for rental of durable medical equipment are expected to exceed the usual purchase expense for similar equipment in the locality where the expense is incurred, the Company may, but is not required to, choose to consider such purchase expense as a Usual and Customary Covered Accident Medical Expense in lieu of such rental expense).*
21. any charge for medical care for which the Insured is not legally obligated to pay.*
22. care, treatment or services provided by an Insured or by an immediate family member.*
23. routine physical exam and related medical services.*
24. personal comfort or convenience items, such as but not limited to, Hospital telephone charges, television rental, or guest meals while confined in a Hospital or for items taken away or home from the Hospital, except Durable Medical Equipment.*
25. elective treatment or surgery.*
26. experimental or investigative treatment or procedures.*
27. treatment for temporomandibular dysfunction.*
28. care, treatment or services provided by persons retained or employed by the Policyholder; or for supplies, prescriptions or medicines paid for or reimbursable by the Policyholder, or for which a charge is not made.*
29. mental illness, psychological or psychiatric counseling of any kind, mental and nervous disease or disorders and rest cures.*
30. educational or vocational testing or training.*
31. treatment of Osgood-Schlatter's disease.*
32. detached retina unless due to an Injury.*
33. diagnostic tests or treatment, except due to infection which occurs directly from an accidental cut or wound or ingestion of contaminated food.*
34. plastic or cosmetic surgery, except due to a covered Injury.*
35. charges that are payable under motor vehicle medical benefits.*
36. hernia, except as a result of participation in a covered activity.*
37. any condition for which the Insured is entitled to benefits under any Workers' Compensation Act or similar law.*

*Applicable to Accident Medical Expense Benefit only.

Reporting Potential Claims

Claims for benefits must be filed within 90 days from date of loss, or as soon as reasonably possible. The Company must be notified of a loss within 30 days of such loss.

If a student suffers an accidental injury under the above-described circumstances and might incur \$10,000 or more in medical expenses within two years from the date of the injury, contact:

Dissinger Reed, LLC
8700 Indian Creek Pkwy, Suite 320
Overland Park, KS 66210
800-386-9183 or 913-491-6385

www.dissingerreed.com

*Instructions for filing the claim will be forwarded to the school district.

IMPORTANT: This program provides catastrophic accident insurance only. It does not provide comprehensive/major medical coverage and does not satisfy the 'minimum essential coverage' requirements of the Patient Protection and Affordable Care Act.

This is only a brief description of the coverage(s) available under policy series C11695DBG. The policy will contain reductions, limitations, exclusions and termination provisions. Full details of coverage are contained in the policy. If there are any conflicts between the contents of this document and the policy, the policy will govern in all cases. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states.

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