WILSON COUNTY SCHOOLS 2016-2017
ALL ATHLETES ACCIDENT INSURANCE

Schedule of Benefits:

Maximum Benefit	$25,000
Accidental Death Benefit	$10,000
Accidental Paralysis Benefit	$10,000
Crises Death Benefit	$10,000 up to $100,000 aggregate
Deductible	$0
Coverage	Secondary to other insurance, primary if none
Benefit Period	One Year from the date of injury
Initial Treatment	Within 60 days of injury
Room & Board	100% to $200 per day
Inpatient hospital Miscellaneous	100% to $1,000 per day
Outpatient Day Surgery Miscellaneous	100% to $1,000 maximum
Physician's Visits	$50 first visit then $30 thereafter
Physiotherapy	$40 first visit then $30 thereafter 5 visits maximum
Medical Emergency	100% to $250 maximum
X-Rays	100% to $400 maximum
CT Scans or MRI	100% to $400 maximum
Laboratory	100% to $150 maximum
Prescription Drugs	100% to $100 maximum
Orthopedic Braces & Appliances	100% to $100 maximum
Surgeon's Fees	100% to $1,000 maximum
Anesthetist & Assistant Surgeon	25% of surgery allowance
Ambulance	100% to $500 maximum
Dental	100% to $300 per tooth

Special Notes:

-This Accident Insurance policy is secondary and pays on accident claims after other insurance has paid. If there is no other available insurance this accident insurance policy becomes primary.

-This Accident Insurance provides limited benefits. Parents may wish to consider purchasing optional 24 hour Student Accident Insurance available online at www.k12studentinsurance.com.

-This Accident insurance is on all Pre K-12 Students involved in school sponsored and supervised activities.

-If a student has an accident a school administrator must complete and sign the designated area on the accident claim form. Then it is the parent or guardian's responsibility to complete the remainder of the claim form and return it, along with all itemized bills, to the claims office address found on the claim form.

-For questions pertaining to a claim contact the claims office at 1-866-409-5734 or at K12claims@hsri.com.

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