

Catastrophic Student Accident Insurance Plans



Texas Monarch Management Corporation Student Accident Insurance

Offering Student Accident Insurance Plans...

Especially designed to cover your students:

- *School Sponsored Sports*
- *School Sponsored Activities*
- *All School Coverage*



Underwritten by AXIS Insurance Company.



Catastrophic Accident Program

Expect the best when preparing for the worst

School sports, special events and other activities are an important part of students' lives, keeping them healthy, active and socially engaged. But as with any activity, accidents of high and low severity can happen so students and their families need to be prepared. Even if families already have medical coverage, when a serious accident or injury occurs, that coverage may not be enough. Catastrophic accident coverage helps make sure families are financially prepared when a major, life-threatening incident occurs during a school-sponsored activity. While deductibles can be higher than most health coverage, premiums are low and the benefits can help relieve the heavy financial burden that accompanies treatment for unexpected, complicated injuries.

Effective and Termination Dates

Effective Date: Coverage for an Eligible Class member will start on the later of the following dates, provided that the required premium has been paid: (1) the effective date of coverage; or (2) when the coverage is provided for interscholastic sports, or (3) the date of the first schedule practice.

Termination Date: Coverage for an Insured Person will end on the first of following dates; (1) the date the Policy terminates; or (2) the date to which premiums has not been paid; or (3) the date the Insured Person ceases to be a member of any Eligible Class; or (4) the Policy ends.

Termination of coverage will not affect a claim for a covered loss which occurs while the Insured Person's coverage was in force under the Policy.

Who is Eligible and When Are They Covered *(as indicated on your application)*

Covered Students	Covered Activities
Class 1 – All enrolled students participating in and traveling to and from a school event or activity	All enrolled students of the School or School District: <ul style="list-style-type: none"> On School premises during, before or after normal School hours or at another School or site at which a Covered Activity is scheduled and is organized or otherwise provided, or at which students' attendance is required by the School; and a regularly scheduled sports tryout, practice, workout or training session, team meeting, game, exhibition play or competition in which the Insured Person is participating. Covered School travel includes travel within the United States, including Alaska and Hawaii, between home and school, between home and another meeting place designated by the School, between home and another School or site designated by the School where a supervised and sponsored event is scheduled, between School or other meeting place designated by the School, and another School or site designated by the School, where a Supervised or Sponsored School Activity or Covered Activity is scheduled.
Class 2 – All enrolled students participating in and traveling to or from interscholastic sporting events	All enrolled students of the School or School District while participating in interscholastic sporting events, including athletes, cheerleaders, band members, majorettes, student coaches, student managers and student trainers. Coverage includes supervised travel to and from such games and practice sessions.
Class 3 – All enrolled students participating in and traveling to or from any extracurricular activity	All enrolled students of the School or School District, while participating in gym classes and extracurricular school activities, including band members, cheerleaders, majorettes, student coaches, student trainers and student managers. Coverage includes supervised travel to and from such games and practice sessions.



Definitions

Accident or Accidental	means a sudden, unexpected, specific and abrupt event that occurs by chance at an identifiable time and place while the Insured Person is covered under this Policy.
Benefit Period	means the maximum length of time that benefits are payable under this policy. The Benefit Period for a Covered Injury commences on the date the first Covered Expense is incurred for the treatment of the Covered Injury.
Covered Accident	means an Accident that results in a Covered Loss during the Policy Term.
Covered School Travel	means transportation on a School bus or private passenger automobile driven by a member of the faculty or staff of the School, a parent of the Insured Person, or other adult with a valid drivers' license whom the School has specifically designated to transport Insured Persons to a Supervised and Sponsored School Activity or Covered Activity.
Covered Sports Travel	means transportation on a bus or private passenger automobile driven by an adult with a valid drivers' license whom the Sports Organization has specifically designated to transport Insured Persons to a Supervised and Sponsored Sports Activity or Covered Activity.
Covered Expenses	means expenses actually incurred by or on behalf of an Insured Person for treatment, services and supplies covered by this Policy. Coverage under the Policyholders' Policy must remain continually in force from the date of the Covered Loss or Covered Activity until the date of treatment, services or supplies are received for them to be a Covered Expense. A Covered Expense is deemed to be incurred on the date treatment, service or supply that gave rise to the expense or the charge, was rendered or obtained.
Covered Injury	means accidental bodily injury: (1) which is sustained by an Insured Person as a direct result of an unintended, unanticipated Covered Accident that is external to the body and that occurs while the injured person's coverage under the Policy is in force, and (2) which results directly and independently from all other causes from a Covered Accident and (3) which occurs while such person is participating in a Covered Activity. The Covered Injury must be caused through accidental means. All injuries sustained by an Insured Person in any one Covered Accident, including related conditions and recurrent symptoms of these injuries, are considered a single injury.
Covered Loss	means a loss which meets the requisites of one or more benefits, results from a Covered Accident or Covered Injury or Covered Activity.
Covered Activity or Covered Activities	any activity that is shown in the <i>Schedule of Benefits</i> and: <ol style="list-style-type: none">1. takes place under one of the Conditions of Coverage specified in the <i>Schedule of Benefits</i>; and2. is sponsored, organized, scheduled or otherwise provided by the Policyholder.
Deductible	means the amount of Covered Expenses that must be paid by the Insured Person before benefits will become payable under this Policy. A separate deductible shall apply to each Covered Accident. The Deductible shall be reduced by the amount of medical expenses paid or payable under an Other Health Care Plan for medical expenses arising out of the Covered Accident that gave rise to the claim under this Policy.
Medically Necessary	means medical services that: (1) are essential for diagnosis, treatment or care of the Covered Injury or Accident for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) are ordered by a Physician and performed under his or her care, supervision or order.



Definitions (continued)

- Supervised and Sponsored School Activity** means a Covered Activity that:
 1. takes place:
 - a. on School premises during, before or after normal School hours; or
 - b. at another School or site at which the Covered Activity is scheduled; and
 2. is sponsored, organized or otherwise provided, or at which student attendance is required, by the School; and
 3. is supervised by a member of the faculty or staff of the School, or by another adult specifically assigned supervisory duties and authority for that Covered Activity by the School; or
 4. is a regularly-scheduled sports tryout, practice, workout or training session, team meeting, game, exhibition play or competition in which the Insured Person is participating.

- Total Disability or Totally Disabled** means the inability of the Insured Person who is not currently employed to perform three of the six Activities of Daily Living (ADL) without human supervision or assistance.

- Usual and Customary Charge** means the average amount charged by most providers for treatment, service or supplies in the geographic area where the treatment, service or supply is provided.

BENEFITS

Accident Medical Expense

If an insured person incurs a covered expense due to a covered injury, benefits are payable on full excess basis 100% of the usual and customary charge up to \$6,000,000. The first expense must be incurred within 26 weeks after the date of the Accident. After \$25,000 Deductible is satisfied, benefits will be paid for Covered Medical Services which are Medically Necessary. The expenses to satisfy the deductible must be incurred within two years after the date of the Accident. The benefit period is 10 years.

Full Excess – Benefits are payable for covered medical expenses that are in excess of benefits paid by any Other Health Care Plan. In the event the insured person has no other coverage, benefits will be payable on a primary basis.

AD&D Benefit Limit \$10,000

Catastrophic Cash Benefit

If an Insured Person suffers a loss from Covered Accident, we will pay benefits up to the Maximum. Benefit Amount if an Insured Person suffers Paralysis, Coma or Brain Death. The Insured Person to whom Catastrophic Cash benefit is payable will be deemed Totally Disabled. Paralysis, Coma or Brain Death must occur within 180 days from the date of the Accident and continue for 6 consecutive months. The covered Paralysis, Coma or Brain Death must be diagnosed by a Physician and from which recovery is not likely. If the Insured suffers more than one of these as a result of the same Accident, the largest available benefit will be payable.

Coma	100%
Brain Death	100%
Paralysis of:	
Both Upper and Lower Limbs (Quadriplegia)	100% of the Catastrophic Cash Payment
Both Lower Limbs (Paraplegia)	100% of the Catastrophic Cash Payment
One Lower and One Upper Limb (Hemiplegia)	100% of the Catastrophic Cash Payment
One Lower or One Upper Limb (Uniplegia)	50% of the Catastrophic Cash Payment

Benefit Maximum \$500,000

Payment Method Lump Sum \$100,000 will be paid after said condition continues for 6 months, thereafter an Annual benefit amount of \$40,000 will be paid and will not exceed 10 years, as long as the Insured person remains Paralyzed, in a Coma or Brain Death



Covered expenses include:

- hospital confinement, including room and board (limited to the average semi-private room rate) and hospital miscellaneous expenses;
- intensive care room and board expenses;
- inpatient and outpatient physician visits);
- surgical expenses, including anesthesia and its administration (two or more surgical procedures through the same incision will be considered as one);
- emergency room, outpatient X-ray, AT scans, MRI and laboratory tests;
- outpatient physiotherapy
- ambulance services, artificial limbs, dental services; prescription drugs and rehabilitation facility.

Excluded Medical Expenses – The following will not be considered Covered Expenses unless coverage is specifically provided:

- Blood, blood plasma, or blood storage, except expenses by a Hospital for processing or administration of blood.
- Cosmetic surgery, except for reconstructive surgery needed as the result of a Covered Loss.
- Any elective or routine treatment, surgery, health treatment, or examination, including any service, treatment of supplies that: (a) are deemed by the Company to be experimental or investigational; and (b) are not recognized and generally accepted medical practice in the United States.
- Examination or prescriptions for, or purchase, repair or replacement of, eyeglasses, contact lenses, hearing aids, wheelchairs, braces, appliances, orthopedic braces, or orthotic devices.
- Treatment in any Veteran's Administration, Federal, or state facility, unless there is a legal obligation to pay.
- Services or treatment provided by persons who do not normally charge for their services, unless there is a legal obligation to pay.
- Repair or replacement of existing dentures, partial dentures, braces or bridgework. Orthopedic appliances used mainly to protect an Injury so that the Covered Person can take part in interscholastic and club sports.
- Expenses payable by any automobile insurance policy without regard to fault.
- Treatment of HIV/AIDS, meaning Human Immunodeficiency Virus or Acquired Immune Deficiency Syndrome or AIDS Related Complex (ARC) regardless of the means by which it was acquired.
- Repair or replacement of existing artificial limbs, eyes and larynx.
- Charges for any article of clothing intended for use more than once.

Common Exclusions

- Intentionally self-inflicted injury, suicide, or auto-eroticism or any attempt while sane or insane;
- Commission or attempt to commit a felony or an assault;
- Commission of or active participation in a riot or insurrection;
- Declared or undeclared war or act of war or any act of declared or undeclared war unless specifically provided by this Policy;
- Flight in, boarding or alighting from an Aircraft, except as: (a) a fare-paying passenger on a regularly scheduled commercial or charter airline; (b) a passenger in a non-scheduled, private Aircraft used for pleasure purposes with no commercial intent during the flight; or (c.) a passenger in a Military Aircraft flown by the air mobility Command or its foreign equivalent;
- Travel in any Aircraft owned, operated, leased or controlled by the Policyholder, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be "controlled" by the Policyholder if the Aircraft may be used as the Policyholder wishes for more than 10 straight days, or more than 15 days in any year;
- Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, including exposure, whether or not accidental, to viral, bacterial or chemical agents whether the loss results directly or non directly from the treatment except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food;
- Medical or surgical treatment, diagnostic procedure, administration of anesthesia, or medical mishap or negligence, including malpractice unless it occurs during treatment of injuries sustained in a Covered Injury;
- A cardiovascular, event or stroke resulting, directly and independently of all other causes, from exertion, as verified by a Physician, while the Insured Person participates in a Covered Activity;
- Voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage



Common Exclusions *(continued)*

- The Insured Person's intoxication. The Insured Person is conclusively deemed to be intoxicated if the level in his blood exceeds the amount at which a person is presumed, under the law of the locale in which the accident occurred, to be under the influence of alcohol if operating a motor vehicle, regardless of whether he is in fact operating a motor vehicle, when the injury occurs. An autopsy report from a licensed medical examiner, law enforcement officers report, or similar items will be considered proof of the Insured Person's intoxication;
- Operating any type of vehicle or Conveyance while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the Insured Person has been provided a written warning against operating a vehicle or Conveyance while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the motor vehicle laws of the state in which the Covered Loss occurred.
- An accident if the Insured Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, unless: (a) the Insured Person holds a valid learners permit and (b) the Insured Person is receiving instruction from a driver's education instructor;
- Injuries compensable under Workers' Compensation law or any similar law;
- Participation in any team sport or any other athletic activity, except participation in a Covered Activity;
- Participation in any sports activity not specifically authorized, sponsored and supervised by the School, whether or not it takes place on School premises or during normal School hours, during a Covered Activity, including but not limited to snowboarding, skateboarding, motorcycle racing, racing rocket-powered, jet propelled or nuclear-powered vehicles;
- Aggravation, during a Covered Activity, of an injury the Insured Person suffered before participating in that Covered Activity, unless the Company receives a written medical release from the Insured Person's Physician.
- In addition, benefits will not be paid for services or treatment rendered by any person who is:
 - employed or retained by the Policyholder;
 - living in the Insured Person's household;
 - an Immediate Family Member including eligible domestic partner of either the Insured Person or the Insured Person's Spouse; or
 - the Insured Person.

AXIS Accident & Health

AXIS Accident & Health delivers worldwide accident, specialty health and travel-related insurance and reinsurance solutions through leading product, underwriting and claims specialists across the globe with decades of focused experience.

Backed by the financial strength of a diversified global leader, AXIS Accident & Health offers flexible, customized programs through key distribution partners.

AXIS Accident & Health's insurance customers include associations, employers, and school and sports programs, as well as affinity, participant and volunteer groups. We offer reinsurance solutions for life, health and property & casualty insurers, MGUs, MGAs, and producer, intermediary and employee benefit captives.

Through continual product innovation and consultative expertise, AXIS Accident & Health delivers flexible insurance and reinsurance solutions through our offices in Princeton, Chicago, London, Dublin, Paris, Madrid, Barcelona, Zurich and Singapore.

Launched in 2009, AXIS Accident & Health is part of AXIS Capital Holding Limited, a Bermuda-based global provider of specialty lines insurance and treaty reinsurance with shareholders' equity at December 31, 2013 of \$5.8 billion and locations in Bermuda, the United States, Europe, Singapore, Canada, Australia and Latin America. Its operating subsidiaries have been assigned a rating of "A+" ("Strong") by Standard & Poor's and "A+" ("Superior") by A.M. Best. AXIS Capital and AXIS Specialty Finance LLC have been assigned senior unsecured debt ratings of A- (stable) by Standard & Poor's and Baa1 (stable) by Moody's Investors Service. For more information about AXIS Capital, visit our website at www.axiscapital.com.

Insurance coverage is underwritten by AXIS Insurance Company. Coverage may not be available in all U.S. states and jurisdictions. Product availability and plan design features including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on state laws.

This insurance provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative to or integrated with comprehensive coverage. Further, this insurance does not coordinate with any other insurance plan. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.