

K-12 student accident - public schools

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From the blackboard to the ball field, Markel offers a broad range of accident products for K-12 public and private schools. In addition to our “shelf plans,” we have the ability and expertise to customize a plan to fit any school’s needs.

Coverage options

- **School time:** Covers students while at school and participating in all school-sponsored and supervised activities, except high-school football.
- **Around the clock:** Extends the school time coverage to include coverage away from school, twenty-four hours a day.
- **Interscholastic football:** All school-sponsored and supervised interscholastic sports are covered under both the school time and around the clock plans with one exception. High-school football coverage must be purchased separately in order for medical expenses arising from practicing or playing to be covered.
- **Field trips:** Covers all students while attending school-sponsored and supervised non-athletic day trips up to the economy level benefits as shown on the schedule, even if the student has not purchased the voluntary insurance. Additional reporting and premium are required for overnight non-athletic field trip coverage.

Enrollment types

- **Voluntary enrollment:** The school makes the coverage available to parents of all students on a voluntary basis, but does not participate in the individual purchase of insurance.
- **Mandatory/compulsory/blanket enrollment:** School purchases or requires all students to purchase the insurance.

Program specifics

- **Accident medical:** Limits of \$25,000 to \$50,000 available
- **Accidental death & dismemberment:** Limits of \$10,000 available
- **No deductible**

Catastrophic accident medical insurance

Markel offers a second layer of protection to provide coverage in the event of a catastrophic injury such as paralysis or coma. This policy is available only to schools that purchase the base plan. The accident medical limit is \$5,000,000, with a separate limit for ancillary expenses related to the injury of \$500,000. The policy has a \$25,000 deductible.

Other coverages

- Short term medical
- Sports camps

Distribution channel

Retail agents

For more information, contact

Jim Taylor

Director of Business Development
800-462-5539, ext. 43385
Direct: 312-258-3385
jtaylor@markelcorp.com

Applications

Available at markelAH.com

Send completed applications to:
Tammy Shrader at
tshrader@markelcorp.com.

Markel

Attn: A&H Underwriting
P.O. Box 2009
Glen Allen, VA 23058-2009
Phone: 800-431-1270,
ext. 17642
Fax: 804-527-7915

