



K-12 Student Accident Insurance

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.

Private School Students

School Types

- Boarding schools
- Charter schools
- Private K-12 schools
- Religious-affiliated schools

Coverage Options

- **School time:** Covers students while at school and participating in all school-sponsored and supervised activities.
- **Field trips:** Covers all students while attending school-sponsored and supervised non-athletic day trips. Additional reporting and premium are required for overnight non-athletic field trip coverage.

Enrollment Type

- **Mandatory/compulsory/blanket enrollment:** School purchases coverage for every student.

Program Specifics

- **Accident medical:** Limits of \$5,000 to \$1,000,000 available
- **Accidental death & dismemberment:** Limits of \$5,000 to \$25,000 available
- **Deductibles:** Limits of \$0 to \$1,000 available

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 of \$500,000 for ancillary expenses related to the injury. The policy has a \$25,000 deductible.

Other Coverages Available

- Property, liability, auto, crime
- Child care centers
- Markel Basic Health - limited employee medical benefits
- Short term medical
- Sports camps
- Tuition refund

Contact

Jim Taylor
Director of Business Development
800-338-1938, ext. 251
jtaylor@markelcorp.com

Applications

- Available at www.markelAH.com
- Send completed applications to:
Balinda Woods at bwoods@markelcorp.com
- **Markel Insurance Company**
Attention: A&H Underwriting
PO Box 3870
Glen Allen, VA 23058-3870
Phone: 800-431-1270, ext. 17585
Fax: 804-527-7915

Public School Students

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 and 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

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