

COMPULSORY SCHOOL TIME
STUDENT ACCIDENT INSURANCE

The Diocese of St Petersburg has arranged for Compulsory School Time Student Accident insurance for all students in Diocese Schools. This coverage includes Interscholastic Athletics and Football. This coverage is EXCESS insurance and covers all students and athletes while:

- (a) Participating in or attending any regularly scheduled supervised School activity. The activity must be supervised by an authorized representative of the school;
- (b) Traveling directly and uninterruptedly to and from such regularly scheduled School activities with other members as a group. Such travel must be supervised by an authorized representative of the School;
- (c) Traveling directly and uninterruptedly to or from the insured's home and the meeting place for the purpose of participating in a regularly scheduled School activity.

Accident Death and Accident Dismemberment and Medical insurance is included as shown in the below table:

Accidental Death and Dismemberment	
Principal Sum	\$ 15,000
Dismemberment Sum	\$ 30,000
Aggregate Limit of Indemnity	\$ 500,000
Accident Medical Expense Benefit	
Coverage Basis	Excess
Maximum Benefit per Injury	\$ 25,000
Dental Limit	100% of Usual & Customary
Bereavement and Trauma	\$ 10,000
Felonious Assault and Violent Crime	\$ 10,000
Accident Medical Expense Benefit	
Coverage Basis Catastrophic	Catastrophic
Maximum Benefit per Injury	\$ 1,000,000

To comply with FHSAA requirements, we have also arranged for Athletic Disability coverage of \$500,000 with a 10 year benefit period.

This is a NON-PARTICIPATING BLANKET STUDENT ACCIDENT POLICY,
Underwritten by AXIS Insurance Company.

The Master policy, on file with the Diocese of St Petersburg, contains all of the provisions, limitations, exclusions and qualifications of the insurance benefits. If any discrepancy exists between this summary and the Master Policy, the Master Policy will govern and control the payment of claims. You may obtain a copy of the Master Policy by contacting the Insurance and Risk Department.

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COMPULSORY SCHOOL TIME COVERAGE BENEFITS

This plan will allow 100% of Reasonable and Customary charges to be considered for Surgery, Ambulatory Surgical Facility, Anesthesia, Second Opinion, Physicians Visits, Nursing Services, X-Rays, MRI/CAT Scans, Ambulance, Hospital Room & Board Inpatient Miscellaneous Expenses, Outpatient Hospital, ER Physicians, Physiotherapy, Prescription Drugs, Orthopedic Appliances, Eyeglasses, Hearing Aids and Dental.

Please note that this coverage is EXCESS of all other insurance.

EXCLUSIONS

Benefits are not paid for:

1. Injuries which are not caused by an accident;
2. Treatment performed by a family member or person retained by the school;
3. Injury due to: acts of war; suicide or intentionally self-inflicted injury, while sane or insane; violating or attempting to violate the law, the taking part in any illegal occupation; loss in consequence of being legally intoxicated as defined by the laws of the state in which the loss occurs; or under the influence of any drugs or narcotic unless administered by or on the advice of a physician;
4. Medical expenses for which the Insured is entitled to benefits under any (1) Worker's Compensation act; or (2) mandatory no-fault automobile insurance contract;
5. Expenses for which there is no obligation to pay;
6. Injury Sustained as a result of operating, riding in or upon, or alighting from a two, three or four-wheeled recreational motor vehicle or snowmobile;
7. Any expense for which benefits are payable under Catastrophic Accident Insurance Program of the State High School Interscholastic Activities Association;
8. Bacterial infections, sickness or disease of any kind such as strep throat or tonsillitis, sunburn, frostbite, fainting, except those that occur as a result of accidental ingestion or pus forming infections which occur through an accidental cut or wound;

9. Private air travel, to include ballooning or ultra-light aircraft; parachuting; hang gliding; bobsledding; travel in or upon a snowmobile; ATV (all-terrain vehicle); or any two or three wheeled motor vehicle;
10. Experimental procedures.

STUDENT ATHLETIC DISABILITY COVERAGE BENEFITS

If an Eligible Person, by reason of an Injury sustained while participating in a Covered School Activity and while this benefit is in force, shall become Disabled, as defined in the Master Policy, the Company will pay an initial Disability Benefit of \$100,000, followed by additional annual Disability Benefit payments of \$40,000 per month for 10 years or up to the \$500,000 Maximum Disability Benefit has been reached, whichever occurs first, subject to the following:

1. The injury results in coma, brain death or paralysis of two or more limbs;
2. The Disability continues for six months; and
3. A physician has diagnosed the Disability as being permanent.

Benefits are paid direct to the Eligible Person or parent or guardian of the Eligible Person.

EXCLUSIONS

Benefits will not be paid for:

1. Conditions which are not caused by an injury;
2. Expenses resulting from an injury while this benefit is not in force;
3. Injury not sustained during Covered School Activity;
4. Intentionally self-inflicted injury, suicide or attempted suicide, while sane or insane;
5. Gas inhalation or poison voluntarily taken, administered or inhaled;
6. Injury caused by war or act of war, or while in the Armed Forces.