

Underwritten by:



STUDENT ACCIDENT INSURANCE
2021-2022 WILLIAMS BAPTIST

Policy GA-2200(AR) Ed.11-16

SUMMARY OF COVERAGE

Student athletes authorized by the policyholder to participate in practices, or games of intercollegiate sports, and who are identified on rosters submitted by the policyholder prior to such activities, are eligible to enroll in the plan.

The Policy provides benefits for loss resulting from bodily injury caused directly by accident, independent of all other causes, sustained while the student is:

- a) practicing for or competing in intercollegiate sports, which is exclusively sponsored and supervised by the policyholder and under the direct and immediate supervision of an employee of the policyholder; and
b) traveling directly to or from such practice or competition in a vehicle designated by the policyholder and under the supervision of an employee of the policyholder; and
c) while conditioning or training during the official season of the sport in which the insured is a participant.
d) Coverage is provided for physical conditions or aggravation of physical conditions caused by prolonged over-exertion, stress or strain. Types of conditions include, but are not limited to tendonitis, bursitis or shin splints.

The Medical Benefits and Exclusions below apply to the Summary of Group Coverage options above.

MEDICAL BENEFITS

When injury covered by the Policy results in treatment by a licensed physician within 180 days from the date of injury, the Company will pay the usual and customary expenses incurred for necessary services as listed below, for expenses actually incurred within two years from the date of injury up to a Maximum Medical Benefit of \$35,000 per covered injury. The Policy will pay benefits regardless of other valid coverage if the covered claim expense is less than \$25. If the covered claim expense exceeds \$25, benefits shall be paid first by other valid coverage.

Table with 2 columns: Benefit Category and Coverage/Amount. Includes sections for Inpatient Benefits, Outpatient Surgery Benefits, Other Outpatient Benefits, Other Physician Services, Motor Vehicle Injury, and Heat Stroke and Heat Exhaustion.

EXCLUSIONS

The Policy does not provide benefits for:

- 1. Any sickness, disease, infection (unless caused by an open cut or wound), including but not limited to: aggravation of a congenital condition, blisters, headaches, hernia of any kind, mental or physical infirmity, Osgood-Schlatter disease, osteochondritis, osteochondritis dissecans, osteomyelitis, spondylolysis, slipped femoral capital epiphysis.
2. Injuries for which benefits are payable under Workers' Compensation or Employer's Liability Laws.
3. Any Injury involving a two or three-wheeled motor vehicle or snowmobile or any motorized or engine driven vehicle not designed primarily for use on public streets and highways, unless the insured is participating in an activity sponsored by the Policyholder.
4. Air travel or the use of any device or equipment for aerial navigation, except as a fare-paying passenger on a regularly scheduled commercial airline.
5. Intentionally self-inflicted Injuries; Injuries to which the contributing cause was the Insured's commission of or attempt to commit a felony or being engaged in an illegal occupation; Injuries resulting from use of alcohol (as determined by the law of the jurisdiction where the loss incurred) or drugs or narcotics unless administered on the advice of physician.
6. Services provided normally without charge by the Health Service of the Policyholder; or by any person employed or retained by the Policyholder; of services covered or provided by the student health fee.

IT IS NOT THE INTENT OF THE POLICY TO PROVIDE BENEFITS FOR AN EXISTING MEDICAL PROBLEM. A re-injury will not be covered if the insured has received treatment within a period of 180 days prior to the Effective Date of the policy.

EFFECTIVE DATES AND ENROLLMENT

EFFECTIVE DATE - is the later of (a) the date on which the premium is actually received by the College, the Company, or its authorized agent; or (b) the Master Policy effective date, 08-01-2021.

TO FILE A CLAIM - notify the College officials immediately if the accident has occurred at the College. Obtain a claim form from the College. Submit the completed claim form with the student's itemized bills to Student Assurance Services, Inc. P.O. Box 196, Stillwater, MN 55082.

EXPIRATION DATE - is the earlier of (a) the date on which the Insured ceases to be enrolled in the College; (b) the Master Policy expiration date 07-31-2022.

TO ENROLL - The College has enrolled each athlete in this coverage. Retain the summary as proof of insurance. You will not receive a policy or an ID card.

This provides a very brief description of some of the important features of the insurance policy. It is not the insurance policy and does not represent it. A full explanation of benefits, exceptions and limitations is contained in the Group Accident Insurance Policy Form GA-2200Ed.11-16 (and any state specific) and any applicable endorsements. This policy is considered term accident insurance and is non-renewable. This product may not be available in all states and is subject to individual state regulations. The Master Policy is issued to the School. A copy of the Privacy Notice may be obtained on the website www.sas-mn.com.

Plan Administered by: Student Assurance Services, Inc. P.O. Box 196, Stillwater, MN 55082 Telephone: 800-328-2739