



## Cannon School's Student Accident Insurance FAQs

### *What is Student Accident insurance?*

Cannon purchases a student accident insurance policy on behalf of our families each year. Student accident insurance is insurance that provides secondary or excess coverage for Cannon students when they incur an injury while participating in a school-sponsored activity (PE, athletics, field trip, etc.). The injury can occur on or off campus.

### *What does secondary or excess coverage mean?*

When your child is treated for his/her injury, your family's health insurance is primary and will cover the treatments. However, in many cases you may incur out of pocket costs such as co-payments, coinsurance and/or deductibles. The student accident insurance exists to reimburse families for only their out-of-pocket costs associated with treatment of the injury.

### *How long does it take to process the claim?*

The time it takes to process the claim depends upon several factors, but generally is within 15-45 days of when the claim is filed and all information is received by the insurance company.