

**Beaufort County School District**  
Student Accident Insurance Quotation  
(Plan Year: 7/1/2022 – 7/1/2023)

Eligible Persons

**Class 1:** All enrolled students and volunteer coaches of the Policyholder.

**Class 2:** All registered participants of the Policyholder’s summer camp.

Covered Activities

**Class 1:** Policyholder supervised and sponsored interscholastic sports, including interscholastic tackle football, Band, Cheerleading, Majorettes, JROTC, Field Trips and those participating in the Career & Technical Education program (CATE) and Sea Island School for the Arts Programs.

**Class 2:** Participation in and attendance at the following Policyholder Supervised and Sponsored activities: All summer camp activities.

Coverage, Benefits & Limits

Accident Medical Expense:	<b>Class 1:</b>	\$25,000 (per Participant/Accident)
	<b>Class 2:</b>	\$100,000 (per Participant/Accident)
Coinsurance:		70% of Usual & Customary Charges
Accident Dental Expense (Injury to Sound, Natural Tooth):		Included in Medical at 70%
Physical and Occupational Therapy Expense:		70% Up to \$150/Visit; 10 Visit Max;
Deductible:		\$0
Benefit Period:		1 year
Plan Type:		Full Excess
Accidental Death:		\$10,000
Accidental Dismemberment:		up to \$10,000 per Schedule of Covered Losses
Accidental Paralysis:		\$10,000
AD&D and Paralysis Aggregate:		\$500,000 (per Accident)

**EXPANDED MEDICAL BENEFIT FOR COVERED SPORTS CONDITIONS**

Covered Sports Conditions

70%  
bursitis, sprains, hernia, muscle tears,  
tendonitis and repetitive motion injuries

**HEART AND CIRCULATORY CONDITIONS ENDORSEMENT**

Benefit Percentage  
Covered Heart and Circulatory Conditions

100% of the Principal Sum  
heat exhaustion, heart attack, stroke, burst  
aneurysm

**PRE-EXISTING CONDITIONS INCLUDED**

Underwriting & Administration

The plan is underwritten by Philadelphia Indemnity Insurance Company (PIIC). PIIC is rated, A++, Superior, by A.M. Best & Company.