# National Security's Group Accident Insurance

## Football

## School Accident

## Recreational Sports

Form No. A13-673

National Security Insurance Company
Insuring your world....

It's uncomfortable for us to think about an accident causing physical injury to our children. Unfortunately, accidents requiring medical attention sometimes occur despite the safeguards in place. National Security Insurance Company's School, Football, and Recreational Sports Accident Plan is designed to supplement existing health care coverage.

The applicant decides how to use the benefits received under our Plan; whether it is to assist in meeting a deductible or a co-payment requirement; whatever the need. The cost is only $14 to cover each child during the school day for the entire school year, including summer school. For a premium of $42 the coverage can be extended to 24 hours a day including the summer months. The plan includes coverage for all school interscholastic sports with the exception of football. Junior varsity and varsity football require an additional premium.

Take a look at the benefits outlined in this brochure and we think you will agree that National Security's School, Football, and Recreational Sports Accident Plan is a great value. The Plan can provide much needed financial assistance to the families in your school or recreational department should they be affected by an unfortunate accident.

## Premiums & Coverages For Policy Form No. A13-672

**School Day Coverage** — **$14**

**School Day Coverage...Provides benefits for accidents while:**

- **attending regular school sessions;**
- **taking part, other than as a spectator, in a school sponsored activity;**
- **traveling directly to and from your home premises and the school for school sessions and school sponsored activities, within one hour before and after you are dismissed.**

**Coverage does not include participation in interscholastic football for grades 7-12.**

**24-Hour Accident Coverage** — **$42**

**24-Hour Accident Coverage.....Provides benefits for accidents around the clock, including home, school, weekends and during the summer. Coverage does not include participation in interscholastic football for grades 7-12. Coverage ends at midnight the day before school begins for the next school year.**

**Interscholastic Football Coverage** — **$55**

**Interscholastic Football Coverage.....Provides benefits for accidents occurring during the play, practice, training, weightlifting or conditioning for supervised interscholastic football for grades 7 - 12. Coverage is also provided for travel in school transportation to or from such games or practices. A single premium covers the student until midnight the night before school begins the following school year.**

**Recreational Sports** — **$14**

**Recreational Sports Coverage....Provides benefits for accidents occurring during the play or practice of sports sponsored by cities, churches, or businesses for ages 5 through 14.**

NOTE: THIS IS A DESCRIPTIVE BROCHURE OF POLICY BENEFITS, NOT A POLICY. ALL BENEFITS AND PROVISIONS OF THE MASTER POLICY APPLY. A COPY OF THE MASTER POLICY IS AVAILABLE FOR REVIEW AT YOUR CHILD'S SCHOOL OR RECREATIONAL FACILITY.

## MEDICAL BENEFITS

| | |
|---|---|
| Maximum Benefit for All Services Specified Below: | $25,000 per accident or 12 month period |
| **HOSPITAL/FACILITY BENEFITS** | |
| Ambulatory Surgical Center | $500 maximum for all services/fees |
| Hospital Inpatient Miscellaneous Expense | $500 maximum for all expenses other than room and board |
| Hospital Inpatient Room and Board | Actual charge up to $300 per day |
| Hospital Outpatient Expense | Up to $100 per accident…also includes medical supplies in a physician's office or clinic |
| Intensive Care Unit | $500 per day for a maximum of 5 days |
| **PHYSICIAN SERVICES** | |
| Anesthesiologist | 25% of the surgical benefit allowed |
| Assistant Surgeon | 25% of the surgical benefit allowed |
| Laboratory Services – performed at the physician's office | $25 per accident |
| Non-surgical Physician Visit – not payable in addition to surgery | $40 for the first visit and $25 for each visit thereafter |
| Surgical Procedure | $90 per unit based on the 1994 Revision of the 1969 California Relative Value Study up to a $1,500 maximum |
| **OTHER SERVICES** | |
| Ambulance – land or air | $300 per accident maximum |
| Durable Equipment | $150 per accident |
| Eyeglasses and Hearing Aids | $175 per accident provided treatment is received for a covered bodily injury |
| Physiotherapy | $25 per day for a maximum of 12 days |
| Prescription Drugs | $50 per accident |
| MI/CT/EEG/EKG | $300 per accident |
| X-rays – outpatient or doctor's office | $150 per accident |
| **NON-MEDICAL BENEFITS – See Definitions for details** | |
| Family Lodging | $100 per night for a maximum of 7 nights |
| Travel Expense | $.50 per mile for a maximum of $100 |
| Home Tutoring | $30 per hour for a maximum of $500 |
| **DENTAL EXPENSE** | |
| Sound, Natural Teeth | $200 per tooth not to exceed $2,000 per accident |

## DEATH AND DISMEMBERMENT BENEFITS

| SPECIFIC LOSS ACCIDENT BENEFITS | AMOUNT |
|---|---|
| Death | $10,000 |
| Both Feet | $10,000 |
| Both Hands | $10,000 |
| One Hand and One Foot | $4,000 |
| Sight of One Eye and One Hand or Foot | $4,000 |
| Sight of Both Eyes | $3,500 |
| One Hand or One Foot | $3,000 |
| Sight of One Eye | $1,500 |

Only one of the amounts (the largest) named in the Specific Loss Section will be paid for injuries resulting from one accident and shall be in lieu of any other amount payable for such accident. Loss must result within 180 days of the accident.

## Limitations and Exclusions

**This policy does not cover loss nor provide benefits for:**

- **Any sickness, disease, infection (except bacterial infections due to an accidental cut or wound), including but not limited to: a congenital condition, accidental ingestion of contaminated food, Osgood-Schlatter disease, osteochondritis, or hernia of any kind, regardless of cause;**
- **Injuries sustained as a result of operating, riding in or upon, boarding or alighting from a two- three-wheeled recreational motor vehicle, or snowmobile;**
- **The use of drugs or narcotics, unless administered under the advice of a physician; or injury received while the insured is legally intoxicated;**
- **Injuries received while participating in any riot or civil commotion; any form of fighting or brawling or felonious assault; or the insured being engaged in an illegal activity;**
- **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;**
- **Suicide or any attempt thereat or any self-inflicted injury while sane or insane;**
- **Repair or replacement of dentures or orthodontic braces;**
- **The play, practice or training of school sponsored interscholastic football for grades 7-12 unless the premium has been paid under the Interscholastic Football option;**
- **Injuries for which benefits are paid under Worker's Compensation or Employer's Liability Law;**
- **Injuries received while participating in a rodeo;**
- **Services rendered by a member of the Insured's immediate family (parent, spouse, child, or sibling) or for expenses which neither the Insured nor the school are required to pay.**

## About National Security Insurance Company

**National Security Insurance Company Is an Alabama based company founded in 1947. We are dedicated to providing prompt, personal, and professional claims service to our customers. Our insurance products have assisted thousands of families throughout the Southeast during their time of need. For more information, call us at 1-800-239-2358 ext. 201 or visit us on the web at : www.nationalsecuritygroup.com**

National Security Insurance Company

**661 East Davis Street ·P.O. Box 703**
**Elba, Alabama 36323**