



Student Accident Insurance Coverage Summary for Rancho Santa Fe School District 2025-2026 School Year

This coverage is designed to help families manage unexpected out-of-pocket expenses from injuries, with details outlined below. If a student is injured, please contact the school to obtain the necessary forms to start the claim filing process.

Covers All Enrolled Students While

- On school campus grounds during regular school days and hours, including, whilst continuously on campus grounds, the hour immediately before and after scheduled classes.
- Participating in school-affiliated and supervised activities, including interscholastic athletics and approved/sponsored work study, junior military programs, community service, and field trip programs within the United States that remain under the control of school staff and/or designated adult chaperones.
- Traveling, provided travel is uninterrupted between home and school to attend regularly scheduled classes, or whilst in School vehicles at any time. Also covered between School and locations to participate in School-Affiliated activities, provided in all cases that travel is direct and without interruption.

Volunteers appointed by the school are also eligible for coverage when participating in officially recognized school-affiliated activities under school supervision.

Benefit Schedule

Injury Medical Expense Benefit, including expanded sports medical benefits for conditions like bursitis, sprains, strains, hernias, muscle tears, tendonitis, and repetitive motion injuries.	100% of Usual, Reasonable and Customary charges up to \$25,000 per Eligible Accident
Extent of Coverage	Excess
Shared Deductible per Occurrence	\$0
Maximum Coverage Duration	2 years after the date of the Eligible Accident
Loss Eligibility and Treatment Start Requirement	120 days
Injury Reporting Period to the School	60 days from the date of Injury.
Accidental Death & Dismemberment	Principal Sum up to \$10,000 plus up to \$5,000 Counseling Costs
Medical Expenses associated with Loss of Life in respect of Heart, Circulatory or Pulmonary malfunction within 72 hrs. of a covered, connected activity.	Up to \$10,000 plus up to \$10,000 Funeral Costs
Criminal Harm Assistance Benefit	Up to \$5,000
Critical Acute Medical Event Protection	Up to \$3,000

Note: Your school may have also purchased a separate catastrophic injury program that extends some of the benefits listed above.

Important

These plans are not comprehensive health insurance (often referred to as “major medical coverage”) and do not meet the minimum essential coverage requirements of the Affordable Care Act (ACA). Please read the policy wording which provides full details of coverage together with limitations and exclusions of coverage.

Exclusions

- Non-essential procedures, surgeries, or treatments, including any form of care considered experimental or not broadly recognized as standard practice in the U.S.
- Checkups, screenings, or other routine exams and tests done without any connection to an actual Injury, including preventative care or treatment.
- Illness, physical or mental impairments, infections of bacterial or viral origin, or any medical or surgical care provided for such conditions, except when a bacterial infection results directly from a sudden external Injury.
- Care involving heart-related disorders, hernia, appendicitis, osteochondritis, osteomyelitis, abnormal bone breaks due to underlying disease, congenital structural issues, and retinal detachment caused by an Eligible Accident, Osgood-Schlatter's Disease, Cognitive and Behavioral Health Conditions, or any mental health services such as emotional, behavioral, or psychiatric therapy.
- Suicide, attempted suicide, or deliberate self-inflicted injuries.
- Events associated with or whilst under the influence of alcohol or drug use, unless the substance was taken exactly as directed by the Covered Person's Physician, both in purpose and dosage.
- With exception to Medicare, Medicaid, or Tricare, any care, treatment, or supplies funded or arranged through a government program or legal mandate.
- Care, services, or expenses tied to an Injury already handled under auto insurance policies (regardless of fault), Workers' Compensation Employers' Liability, or other job-related benefit systems.
- Playing or training for interscholastic athletics, college-level athletics, semi-professional or professional sports, or participation in club sports, intramural athletics, or any organized athletic competition held on school premises, unless specifically included in the Policy.
- Injury resulting from being in, getting on, or exiting any aircraft, unless traveling as a fare paying ticketed passenger, aboard a school-arranged flight, during JROTC participation, or as part of a Military Airlift Command mission.
- Injuries resulting from war, whether officially declared or not.
- Injuries sustained during participation in a physical fight (unless in clear self-defense), committing or attempting a felony, knowingly breaking the law, or when the Covered Person actively participates or encourages others to participate in a Riot.
- Claims involving trade sanctions, export restrictions, or other government regulations, including but not limited to economic sanctions, that bar the Insurer from paying benefits under this Policy.
- Medical costs that the Covered Person wouldn't owe if not for the existence of this Policy.
- Care, services, or supplies delivered by the School's on-campus medical station or its staff; by medical providers, Physicians, or non-Physician providers employed by, under contract with, or otherwise engaged by the School; or by individuals hired by the Policyholder. Also excluded is care provided by Eligible Family Members of the Covered Person or anyone living in the Covered Person's household.
- Dental work, including any damage to dentures, existing orthodontic devices, or bridges, except wherein cover is provided under this Policy.
- Medical equipment or materials, unless explicitly included elsewhere in the Policy.

Coordination with Primary Coverage

If the Covered Person fails to comply with the terms and conditions of their primary insurance plan, Eligible Costs under this Policy not related to treatment for Emergency Medical Condition, will be reduced to 50% of the amount this Policy would otherwise cover.

Coordination of Excess Benefits

For any Eligible Costs, the Insurer will only pay the portion that remains after all other valid insurance policies or service contracts have contributed their share for the same Eligible Event, regardless of whether those contributions are based on services rendered or expenses incurred. The Insurer's liability is further limited as outlined in the Benefit Schedules and Descriptions and applies only after all other available coverage has been applied, unless otherwise stated in this Policy.