ZURICH®

Catastrophe Benefits

Underwritten by: Zurich American Insurance Company (Rated "A")

Accident Medical Expense Benefit Amount: **$10,000,000**
Maximum Benefit Period: 10 Years
Deductible $25,000: The expenses to satisfy the Deductible must be incurred with in two years after the date of the Accident.

Accidental Death & Dismemberment

Accidental Death	$10,000
Two Hands, Two Feet, or the Sight of Both Eyes	$20,000
One Hand and the Sight of One Eye	$20,000
One Foot and the Sight of One Eye	$20,000
One Hand, One Foot, or the Sight of One Eye	$10,000
Speech or The Hearing in Both Ears	$10,000
The Hearing in One Ear	$10,000
The Thumb and Index Finger of the Same Hand	$5,000

All UIL includes: All enrolled students of the School or School District, while participating in gym classes and extracurricular school activities including intramural and interscholastic sports, including band members, cheerleaders, majorettes, student coaches, student trainers and student managers. Also covered are ROTC, FFA, Vocational and some academic activities. Supervised travel to and from such games, activities and practice sessions are covered.

CATASTROPHIC CASH BENEFIT

Plan 1

Maximum Benefit	$500,000
Lump Sum Payment After 6 Months	$100,000
Benefit Amount	$40,000/Year
Maximum Benefit Period	10 Years
Maximum Accidental! Death Benefit Amount	$10,000
Maximum Accidental Dismemberment Benefit Amount	$20,000

Felonious Assault Benefits

FOR STUDENT
Accident Medical Expense Benefit Amount - Excess **$10,000,000 Maximum**
Deductible - $25,000
Benefit Amount

Accidental Death	$35,000
Accidental Dismemberment and Loss of Use	$45,000
Exposure and Disappearance	$35,000

Bereavement and Trauma Counseling ..... $400 per session, maximum of 10 sessions

Loss Schedule	**Percentage of Accidental Dismemberment/Loss of Use Benefit Amount**
Both Hands or Both Feet	100.00%
One Hand and One Foot, or One Hand/Foot plus loss of Sight on One Eye	100.00%
Sight of Both Eyes, Speech and Hearing or Four Limbs	100.00%
Three Limbs	75.00%
Two Limbs	66.67%
One Limb, Speech or Hearing, One Hand, One Foot, or the Sight of One Eye	50.00%
Hearing in One Ear, Thumb and Index Finger of the Same Hand	5.00%

FOR FACULTY, STAFF, AUTHORIZED GUESTS – Premier Plan Only
Accident Medical Expense Benefit Amount - Excess **$25,000 Maximum**
Deductible - $0

	Benefit Amount
Accidental Death	$25,000
Accidental Dismemberment and Loss of Use	$25,000
Exposure and Disappearance	$25,000