



Accident & Health Insurance: Why Choose New York Life Participant Accident Insurance for Early Education?

New York Life provides accident solutions to help safeguard the well-being of students in daycares and preschools, both on and off the premises. By addressing the inherent risks of injuries that may occur during various activities, this insurance highlights a facility's dedication to student safety. Our coverage offers valuable benefits for registered students, teachers, aides, and other participants in daycare and preschool programs. It provides insurance protection during sponsored activities or events, as well as while traveling to and from these activities. With this coverage, facilities can offer added financial security to families and staff.

Key Benefits

Accidental Death & Dismemberment (AD&D):

Pays a lump sum benefit if an accident results in a loss of life, limb, sight, speech, or hearing

Accident Medical Expense (AME):

Pays for medical expenses incurred as a result of an accident that takes place during a sponsored event or activity or while traveling to or from an event or activity. Covered expenses include, but not limited to, in-patient hospital services, physician services, physical therapy and x-rays. It can include deductibles and be paid on either a primary or excess basis.

Additional Benefits Available

Brain Damage Benefit
Catastrophic Cash Benefit
Crisis Death Benefit

Key Coverage

School Coverage:

Benefits will be paid when the student suffers a covered loss resulting from a covered accident that occurs while participating in or attending one of the following activities:

1. regularly-schedule classroom instruction
2. regularly-scheduled and supervised recess or lunch period
3. a study period or special instruction period supervised by a member of the School's faculty
4. a supervised and sponsored school activity
5. covered school travel.

Coverage Highlights

- Coverage for students, teachers, staff, aids and others participating in policyholder-sponsored and supervised activities.
- Coverage extends to include travel to and from sponsored activities.
- Coverage helps fill gaps in medical insurance plans.
- May fill gaps in general liability coverage.

The New York Life Difference

New York Life offers best-in-class service to brokers and policyholders. With Underwriters who have over 20 years of experience in the Accident and Health market segment, we understand the needs and wants of your organization and your participants.

Other Markets We Serve

New York Life Insurance Company maintains a separate, dedicated division managing every aspect of Group Membership and affinity operations with more than 300 groups under contract insuring nearly 1 million people. This division specializes in life, disability and supplemental health insurance for its groups.

1 in 10

preschoolers go to the emergency room each year due to accidental injuries.

*Brainly for Schools & Teacher Health Focus,
February 22, 2025*

Learn More

Find more details about Accident & Health Insurance on our website or contact one of our knowledgeable specialists today. *

www.newyorklife.com/accident-health

*including features, costs, eligibility, newability, limitations and exclusion.

This information is a brief description of the features of this insurance program. Coverage may not be available in all states or certain terms may be different where required by law. The provision of this document is for informational purposes only and is not an insurance contract.

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