



Accident & Health Insurance: Why Choose New York Life Participant Accident Insurance for K-12 Schools?

New York Life provides accident solutions to help safeguard the well-being of students in K-12 schools, both on and off the premises. By addressing the inherent risks of injuries that may occur during various activities, this insurance highlights a school's dedication to student safety. Our coverage offers valuable benefits for registered students, teachers, aides, and other participants in private and public schools. It provides insurance protection during sponsored activities or events, as well as while traveling to and from these activities. With this coverage, schools can offer added financial security to families, faculty 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.

Tailored Coverage Designed for You

We customize every coverage to align with your school's unique needs, backed by our team of Accident & Health professionals who are here to help.

Choose from flexible coverage options, benefit amounts, and deductibles, ensuring you maintain control over your insurance decisions. Our detailed quote form provides a starting point for a conversation tailored to your specific requirements.

Each K-12 school is treated on an individual basis, offering coverage for campus activities, travel, after-school programs, and more. By focusing on what matters most to your institution, we deliver comprehensive solutions that help protect students throughout their educational experience.

Base K-12 Schools Coverage Options

Schools often select compulsory coverage which provides accident medical benefits for all student-related injuries during the times when school is in session, as well as extracurricular activities, interscholastic and intramural sports, and field trips. Coverage is also available to teachers, staff members and volunteers. Our coverage is customizable to your school or school district.

Coverages available:

School Coverage | Sports Coverage | Policyholder Coverage

Benefits include the following:

- 1) Accident Medical Expense Benefit up to \$1,000,000
- 2) Accident Medical Expense Benefit Deductibles as low as \$0 per Accident
- 3) Accident Medical Expense Benefit, Benefit Periods up to 3 years
- 4) Accidental Death Benefit up to \$50,000
- 5) Accidental Dismemberment Benefit up to \$50,000

Additional Benefits:

Crisis Death Benefit

Special Counseling Benefit

Bereavement Counseling Benefit

Catastrophic (Cat) K-12 Coverage Options

To protect their students from catastrophic medical expenses, Cat K-12 insurance protects the student and their family members from financial disasters as a result of a catastrophic injury resulting from a school-time or sports related injury. Cat K-12 insurance sits on top of any Base K-12 insurance the school or school district purchased.

Coverages Available :

School Coverage | Sports Coverage

Benefits include the following:

- 1) Accident Medical Expense Benefit up to \$10,000,000
- 2) Accident Medical Expense Benefit, Benefit Period up to 10 years
- 3) Catastrophic Cash Benefit up to \$1,000,000
- 4) Accidental Death Benefit up to \$50,000
- 5) Accidental Dismemberment Benefit up to \$50,000

Voluntary K-12 Coverage Options

Many School or School Districts like to offer their families the ability to purchase additional accident coverages. With school-time, sports only, and 24-hour coverages available, parents can elect to add additional accident insurance for their children.

Coverage and Benefits include the following:

Call the contact person for plan option details.

Coverage Highlights

- Coverage for students, faculty 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.

500,000
school students are
sent to the emergency
room each year

Fine Law Firm, "How are Children Hurt At School," August 22, 2023

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.

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