



Palisades School District

Student Accident Insurance

Purpose

The Board recognizes the need for insurance coverage for student accidents.

Accidents are unforeseen & occur:

- In the course of a school day
- While participating in athletics or extracurricular activities
- During the times away from school

Available Coverage

The Board provides parents/guardians the opportunity to purchase Voluntary Participation Student Accident Insurance.

Accident insurance options:

- \$250,000 School time only
- OR**
- \$250,000 Around-the-clock/24-hour accident insurance

Additional Coverage Available

- **\$2,500**

Student life insurance

- **\$300 per tooth**

Student dental accident insurance

- **\$20,000**

Student accident dismemberment, loss of sight

AFFORDABLE Yearly Cost

- **\$28** per year covers your child during school hours
- **\$124** per year covers your child around-the-clock (24-hour accident insurance)

Other Insurance Options

- Student life insurance
- Student dental (accident only)

Why Purchase Insurance?

– **Affordable** and essential for:

Students without Insurance

- Student accident insurance pays all covered expenses for students without other insurance options

Why ...?

- **Affordable** and it's excess insurance for:

Students covered under another plan

- First \$100 is covered under the student accident insurance plan even if the student has another health plan
- Out-of-pocket expenses, not covered by primary insurance, are eligible (goes hand-in-hand with a High Deductible Health Plan)

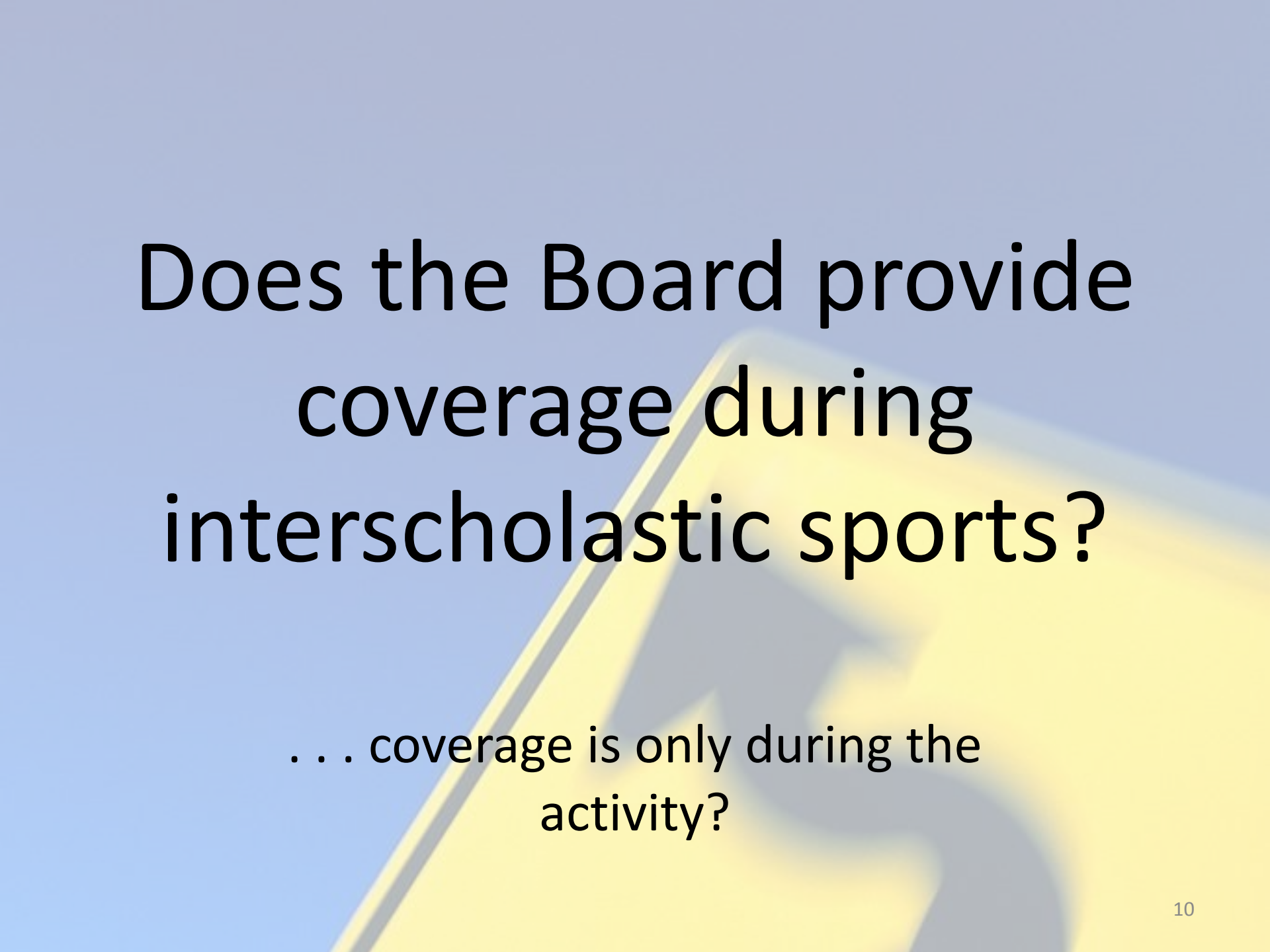
Where can I find more information?

HOW DO I SIGN UP?

Parental Notification

At the beginning of the school year, all parents will be notified of the low-cost insurance.

- Insurance flyers will be sent or available for pick up in the office
- Insurance information will be posted on the district's website - click [here](#) or go to www.palisd.org - For Parents and Students - Student Accident Insurance
- Contact the insurance provider directly at www.AGAdministrators.com or 610-933-0800



Does the Board provide coverage during interscholastic sports?

... coverage is only during the
activity?

Participation in Athletics

- **Yes**, the Board maintains student accident insurance for injuries resulting from the course of participation in interscholastic athletics
 - This is secondary to the parents PRIMARY insurance
 - **This excess accident insurance covers the student during the activity only**

Covered Athletic Activities

- . . . **Games, scrimmages and practices** (including sponsored & supervised weight training)
- . . . **Off season** conditioning, tournament or postseason championship contests
- . . . Full coverage (24-hour) is provided for school sponsored **sports camp** held away from school premises.
- . . . **Band and cheerleading**

My family is grateful that the Board
provides coverage during
interscholastic sports.

. . . but my child has a tendency to have accidents at
home too.

For the **\$124** per year, 24-hour accident insurance
provides my family some added comfort that medical
coverage exists off the soccer field too.

How do I make a claim in the event of an injury?

I bought the insurance and now I am
unsure of what to do.

Filing a Claim as a Result of Injury

The accident insurance is through A-G Administrators and not through the district itself.

- Claim forms can be downloaded at www.AGAdministrators.com or on the Districts website [here](#)
- Parents must file a claim with both their primary insurance and A-G Administrators
- Submit within 60 days of the date of the injury

Who receives my claim?

All claims are to be reported directly to the claims administrator.

After downloading and completing the signed claim form
Mail to:

**A-G Administrators, Inc.
Claims Department
P.O. Box 979
Valley Forge, PA 19482
Email: claims@agadm.com**

www.AGAdministrators.com 610-933-0800



Questions
regarding
coverage can be
directed to:

A-G Administrators, Inc.
P.O. Box 979
Valley Forge, PA 19482

www.AGAdministrators.com

610-933-0800