

- Accidents happen! When they happen to your child, someone must pay the bills.
- Here are Accident only insurance plans to help cover your child either 24 hours a day (24-Hour Plan) or while in school (School-Time Plan).
- These plans provide benefits to help meet the cost of medical and Hospital charges.
- If you have other insurance, these plans can help offset the deductibles and coinsurance for those plans.
- If you have no other insurance, these plans will provide basic coverage.
- Any benefits payable by the Policy as a result of medical, surgical, dental, Hospital or nursing service will be paid directly to the Hospital or person rendering such service unless proof of payment in full is provided.

24-HOUR	SCHOOL TIME	IMPORTANT PROTECTION FACTS
✓	✓	Becomes effective the date premium payment is received by Guarantee Trust Life Insurance Company (GTL) or its representative (but not prior to the opening day of school). Students participating in preschool practice or play for interscholastic sports sanctioned by the High School Athletic Association will be covered as of the date of actual premium payment but only while engaged in actual practice or game sessions. Other aspects of coverage will not start sooner than the first date of regular school session.
✓	✓	Provides coverage during the hours that school is in regular session.
✓		Provides 24-Hour-A-Day protection.
✓	✓	Provides coverage during the time necessary for travel between the insured's home and the beginning or end of regular school sessions.
✓	✓	Provides coverage while participating in (or attending) activities organized, sponsored and supervised by the school. Coverage is also provided for travel directly to and from such activities in a Designated Vehicle furnished by the school.
	✓	Coverage expires at the close of the regular school term. (Coverage will be extended while attending academic classes for credit in the summer, when classroom sessions are exclusively sponsored and solely supervised by the school; however, no coverage will be provided for travel to and from classes).
✓		Coverage continues without interruption all summer until school re-opens for the following term.

Optional Football Only Accident Coverage begins on the date of premium receipt by GTL, its representatives or school officials, but not prior to the first official date of practice; and continues through the date of the last official game of the current season including playoffs.

24-HOUR-A-DAY ACCIDENT COVERAGE

24-Hour-A-Day Protection for each Covered Accident

Helps protect your child for the entire school year and extends **throughout the summer** - right up to the day school opens.

Your child's coverage is good **WORLDWIDE, 24-HOURS-A-DAY**. This includes covered accidents:

- ✎ At home ✎ At play ✎ At school ✎ On vacation ✎ Scouting, camping etc. ✎ During covered travel
- ✎ While engaged in sports, except those specifically excluded or for which optional coverage is required*

***See OPTIONS for available optional sports coverage, if any.**

SCHOOL-TIME ACCIDENT COVERAGE

Helps protect your child while attending regular school sessions. Includes coverage for travel directly to and from your residence to attend regular school sessions for travel time required, but not more than one hour before or after regular classes. Travel time on the school bus is extended for any additional time needed. In addition, coverage is provided while participating in (or attending) covered activities exclusively organized, sponsored and solely supervised by the school and school employees, including travel directly to and from the activity in a Designated Vehicle furnished by the school and supervised solely by school employees. Optional coverage may be required for interscholastic sports. See **OPTIONS** for available optional sports coverage, if any.

TERMINATION OF POLICY/CERTIFICATE OF COVERAGE: The Policy is issued for the agreed upon term of coverage and is non-renewable. Coverage will terminate at the earlier of: (1) the date the Policy terminates; or (2) the date the Insured ceases to be a member of the Policyholder's sports teams; or (3) the last day of regularly scheduled sports activity; or (4) the date the Insured ceases to be an Eligible Person; or (5) the end of the period for which any applicable premium has been paid. We have the right to terminate the coverage of any Insured who submits a fraudulent claim under the Policy.

EXCESS PROVISION: All Covered Charges over \$100 will be considered for payment on an Excess basis if any Other Valid and Collectible Insurance or Plan covers the Insured person. GTL will pay the first \$100 in Covered Charges regardless of other insurance.

This product is available in Georgia, Illinois, Maine, Mississippi, Nebraska and Vermont.

2025-2026 STUDENT ACCIDENT INSURANCE PLANS

What's Covered? Up to \$50,000.00 as described under Coverage and Benefits for:

- ACCIDENTS OCCURRING WHILE COVERAGE IS IN FORCE
- LOSS FROM ACCIDENTAL BODILY INJURY RESULTING DIRECTLY AND INDEPENDENTLY OF ALL OTHER CAUSES
- COVERED MEDICAL CHARGES WHICH BEGIN WITHIN 30 DAYS OF THE ACCIDENT (365 IN VERMONT) AND ARE INCURRED WITHIN 52 WEEKS OF THE ACCIDENT

Injury means bodily Injury due to an Accident which results directly and independently of disease, bodily infirmity, or any other causes; solely, directly and independently of all other causes, results in medical expense; occurs after the effective date of the Insured's coverage under the Policy; and occurs while the Policy is in force. All injuries sustained in any one Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.

COVERAGE AND BENEFITS		
Benefits are payable up to the dollar amounts specified below	STANDARD PLAN	DELUXE PLAN
MAXIMUM BENEFIT AMOUNTS, PER INJURY, UP TO	\$25,000.00	\$50,000.00
Hospital room and board and general nursing care, limited to a maximum of	\$400.00/day	Semi-private room rate
Intensive Care, limited to a maximum of	\$400.00/day	\$1,000.00/day
Inpatient miscellaneous Hospital charges, limited to a maximum of	\$1,500.00	\$2,000.00
Miscellaneous outpatient Hospital charges, limited to a maximum of	\$150.00	\$300.00
Doctor's charges for surgery, limited to a maximum of	\$2,000.00	\$4,000.00
Administration of anesthesia	100% of R&C*	100% of R&C*
Assistant surgeon charge		
Non-surgical Doctors' visits, excluding Physical Therapy, limited to	\$50.00 per visit	100% of R&C*
Hospital Emergency care, excluding professional charges, limited to a maximum of	\$150.00	\$300.00
Outpatient imaging procedures and interpretation for MRI/CAT Scan, up to a maximum benefit of	\$400.00	\$800.00
Outpatient X-ray services, limited to a maximum of	\$180.00	\$250.00
Ambulance charges, limited to a maximum of	\$250.00	\$500.00
Hospital Emergency non-surgical Doctor charges, limited to a maximum of	\$150.00	\$300.00
Durable Medical Equipment including orthopedic appliances, limited to a maximum of	\$150.00	\$250.00
Dental treatment (for Injury to Sound, Natural Teeth) per tooth, limited to	\$350.00	\$400.00
Replacement expense for broken eyeglasses, lenses, contact lenses, hearing aids resulting from an Injury requiring medical treatment, limited to a maximum of	\$150.00	\$200.00
Outpatient Physical Therapy rendered by a Hospital or Doctor, each visit limited to a maximum of 5 visits.	\$40.00	\$50.00
Ambulatory Surgical Facility, limited to a maximum of	N/A	\$900.00
Registered nurse expense, limited to a maximum of	100% of R&C*	100% of R&C*

*R&C means Reasonable and Customary

COVERAGE AND BENEFITS - Continued

Benefits are payable <i>up to</i> the dollar amounts specified below	STANDARD PLAN	DELUXE PLAN
MAXIMUM BENEFIT AMOUNTS, PER INJURY, UP TO	\$25,000.00	\$50,000.00
Loss of life	\$5,000.00	\$5,000.00
Loss of both hands or both feet or entire sight of both eyes	\$10,000.00	\$10,000.00
Loss of one hand or one foot	\$2,000.00	\$2,000.00
Loss of one hand or one foot and entire sight of one eye	\$4,000.00	\$4,000.00
Loss of speech or hearing (both ears)	\$10,000.00	\$10,000.00
Loss of hearing one ear or entire sight of one eye or loss of thumb and index finger of the same hand	\$1,500.00	\$1,500.00

EXTENDED DENTAL: For an additional premium, Extended Dental Expense increases the maximum benefit for Injury to Sound, Natural teeth up to \$1,000 per tooth. (Can only be purchased in conjunction with School-Time, 24-Hour or Football Only Accident Plans.)

EXCLUSIONS

THE POLICY DOES NOT PROVIDE BENEFITS FOR: (1) Treatment, services or supplies which are not Medically Necessary; are not prescribed by a Doctor as necessary to treat an Injury; are Experimental/Investigational in nature; are received without charge or legal obligation to pay; are received from persons employed or retained by the Policyholder or any Family Member, unless otherwise specified; or are not specifically listed as Covered Charges in the Policy; (2) Injury by acts of war, whether declared or not; (3) Injury received while traveling or flying by air, except as a fare paying passenger on a regularly scheduled commercial airline; (4) Injury covered by Worker's Compensation or the Occupational Disease Law; (5) Suicide or attempted suicide; (6) Heart and/or circulatory malfunction resulting from participation in a Covered Activity; (7) Repetitive Motion Injuries, strains, hernia, tendinitis, bursitis, spondylolysis, osteochondritis dissecans; (8) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures; (9) Re-injury or complications of an Injury which occurred prior to the Policy's Effective Date; (10) Dental treatment, except as specifically stated; (11) Injury sustained fighting or brawling; (12) Injury sustained while voluntarily participating in a riot or civil commotion or insurrection; (13) Prescription Drugs; (14) Injury sustained while operating, riding in or upon, mounting or alighting from, any two, three or four-wheeled recreational motor/engine driven vehicle, snowmobile or all terrain vehicle (ATV); (15) Any charge for which benefits are payable under a Catastrophic Accident Insurance Program of the State Interscholastic Activities Association; (16) Injury sustained while participating in or practicing for senior high Interscholastic tackle football, including grade 9 if playing with grade 10 or above, including travel, unless optional coverage has been purchased; (17) Cosmetic or plastic surgery, except for reconstructive surgery on an injured part of the body; (18) Charges for treatments, services or supplies which exceed reasonable and customary charges; (19) Losses directly or indirectly arising out any chemical or biological release and/or contamination which results from Terrorist Activity; (20) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction; (21) Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

FOR RESIDENTS OF GEORGIA, MAINE, MISSISSIPPI AND NEBRASKA THESE ADDITIONAL EXCLUSIONS APPLY: (22) Intentionally self-inflicted Injury; (23) Injury received while violating or attempting to violate any duly enacted law; (24) Injury caused by or contributed to by aggravation or re-injury of a Pre-existing Condition; (25) Hernia, any type; (26) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; (27) Loss resulting from the use of any drug or agent classified as a narcotic, psycholytic, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor; (28) Treatment of illness, disease or infections, except infections which result from an accidental Injury or infections which result from accidental, involuntary or unintentional ingestion of a contaminated substance.

FOR RESIDENTS OF VERMONT THESE ADDITIONAL EXCLUSIONS APPLY: (22) Intentionally self-inflicted Injury while sane; (23) Injury received while violating or attempting to violate any duly enacted law; (24) Treatment of illness, disease, or infections, except pyogenic infections or bacterial infections which result from an accidental open cut or the accidental ingestion of contaminated substances; (25) Injury caused by or contributed to by aggravation or re-injury of a Pre-existing Condition; (26) Hernia, any type, except for medically necessary treatment.

FOR RESIDENTS OF ILLINOIS THESE ADDITIONAL EXCLUSIONS APPLY: (22) Intentionally self-inflicted Injury; (23) Injury caused by aggravation or re-injury of a Pre-existing Condition; (24) Hernia, any type, except if directly resulting from accidental injury while covered under the Policy; (25) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs; (26) Loss resulting from the use of any drug or agent classified as a narcotic, psycholytic, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor; (27) Treatment of illness, disease or infections, except infections which result from an accidental Injury or infections which result from accidental, involuntary or unintentional ingestion of a contaminated substance.

To file a claim: Report accidents to the school official. Simplified forms will be furnished through the principal's office (during vacation time contact the administrators of the plan). Complete proof of loss and accumulated bills must be received by the Plan Administrator within 90 days.

Blanket Accident insurance is issued under Policy Form Series GP-2030, GP-2020 or GP-1200 by Guarantee Trust Life Insurance Company, Glenview, IL. The policy has exclusions, limitations, reductions of benefits, and conditions of eligibility and termination. Subject to state availability and variability. The Policy shall control in the event of any conflict between the Policy and this brochure. For complete details of coverage, please contact the agent administering the program.

Underwritten by: **GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)**, 1275 Milwaukee Avenue, Glenview, Illinois 60025

Administered by: **GALLAGHER SPECIAL RISK**, 5071 West H Avenue, Kalamazoo, Michigan 49009-8501 (269) 381-6630

2025-2026 PREMIUM RATES AND ENROLLMENT INSTRUCTIONS

ONE-TIME PREMIUM PAYMENT		
OPTIONS	STANDARD PLAN	DELUXE PLAN
Maximum Benefit Amount, Per Injury, Up to	\$25,000	\$50,000
24-Hour-A-Day Coverage Grades K-12	\$139	\$200
School-Time Coverage Grades K-12	\$39	\$68
Optional Football Only Coverage (2025 Season only) Grades 10-12 (including grade 9 if playing with grades 10-12) Per Player	\$206	\$348
Extended Dental Grades K-12	\$12	\$12
NO REFUNDS ARE AVAILABLE		

To purchase coverage please visit us online at:

www.1stagency.com/voluntaryaccidentcoverage

Follow directions by choosing STATE and SCHOOL DISTRICT.

Visa and MasterCard credit cards are accepted.