

# IS YOUR CHILD INSURED?

(UNLESS NEGLIGENCE IS PROVEN, THE EAST LYME BOARD OF EDUCATION IS NOT LIABLE FOR ANY INJURIES INCURRED ON SCHOOL PROPERTY.)

## PLEASE READ CAREFULLY!!

### STUDENT ACCIDENT INSURANCE INFORMATION

**STUDENT ACCIDENT INSURANCE** is offered to each student at the beginning of the school year at the parent/guardian's expense. Currently this coverage is administered by Colonna Associates and underwritten by Commercial Travelers, Mutual Insurance Company. Your choice of two school approved plans for Student Accident Insurance are offered:

- **PLAN 1:** Under the **AROUND-THE-CLOCK PLAN**, the student is insured for a full 24-hour a day protection, not limited to school connected accidents, but also at home or away while- at play- at camp- on vacation and weekends-scouting- amateur sports- youth group activities- at picnics- or just playing in the neighborhood.
- **PLAN 2:** Under the **SCHOOL TIME-ONLY PLAN**, the student is insured while... ATTENDING SCHOOL during the hours and on the days when school is in session... PARTICIPATING in or attending activities sponsored solely by the school and continuously and directly supervised by a school official or employee, including school-supervised travel directly and without delay to and from the Insured's residence, as defined in the Policy, and the school for regular school sessions, for such time as required, but not to exceed one hour before school begins and not more than one hour after school is dismissed, or if additional travel time beyond one hour on the school bus is required, coverage shall extend for such time that might be necessary.



**It is encouraged that parents/guardians consider the benefits associated with these reasonably priced insurance plans. Enrollment forms are distributed in early September to each student and extra forms are available at each school office. See enrollment form for additional information.**

**SCHOOL INTERSCHOLASTIC/INTRAMURAL ACCIDENT INSURANCE** is insurance purchased by the Board of Education to cover excess costs for students who are active members and participating in an interscholastic or intramural event.

**STUDENT'S FAMILY PLAN** is insurance purchased by the student's family through a private agency.

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### **PROCEDURES FOR CLAIMS:**

Should a student be injured during times described in Plan 1 or 2 (excluding interscholastic/intramural sports), the following order for submitting claims will be followed:

1. Student's Accident Insurance, if purchased
2. Student's Family Insurance

Should a student be injured during times described in Plan 1 or 2 (including interscholastic/intramural sports), the following order for submitting claims will be followed:

1. Student's Accident Insurance, if purchased
2. Student's Family Insurance
3. School's Accident Insurance covering students who are active members of an interscholastic/intramural team engaged in supervised play.



## VOLUNTARY STUDENT ACCIDENT INSURANCE

- Individual brochures are no longer available for distribution to schools.
- Within the **School Officials** section of our website, you will find a **Voluntary Flyer** link. Click the link and please feel free to print and distribute this flyer to your students.
- Enrollment for Voluntary Student Accident Insurance may be completed online at our website [www.BollingerSchools.com](http://www.BollingerSchools.com) or the parent may download an application and mail it directly to Bollinger.
- We encourage you to place our web address on the school's website and parent portal directing parents to the site to purchase coverage for their child.

[www.BollingerSchools.com](http://www.BollingerSchools.com)



### Welcome to BollingerSchools.com

#### Why Student Accident Insurance is more important than ever!

Protecting the health and welfare of students is a concern that all school administrators (public K-12 school districts, diocese, nursery and daycare centers, etc) face each and every day. Student Accident Insurance helps ease those concerns by providing benefits for injuries that occur during school hours and or school sponsored and supervised activities (i.e. athletics, gym class, playground, field trips, JROTC, etc). Student accident insurance serves to reduce or completely eliminate any out of pocket expenses not paid by primary coverage including copays, deductibles, coinsurance, etc, and will pay on a primary basis in the absence of other collectible coverage. With the increasing trend of high deductible plans, and more of the cost share shifted to the insured, Student Accident Coverage has become more important than ever!

Other important reasons for schools to provide Student Accident Insurance coverage include:

- Helps decrease the type of claims submitted to the school's General Liability policy often resulting in reduced premiums.
- The implementation of a Student Accident Insurance Plan may make the institution eligible for General Liability premium discounts.
- Helps shield schools from being sued as a result of student injuries.
- Provides protection when parents do not have health insurance coverage.
- Helps foster a healthy learning environment.

#### Parents

- [Purchase Coverage](#)
- [Plan Information/Pricing](#)
- [Get a Claim Form](#)
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- [Frequently Asked Questions](#)
- [Contact Us](#)

#### School Officials

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Bollinger Specialty Group

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## STUDENT ACCIDENT INSURANCE



*No matter how well you protect your child*

### ACCIDENTS HAPPEN

Visit our website: [www.BollingerSchools.com](http://www.BollingerSchools.com)  
and review the \$500,000 Student Accident  
Insurance Plan available for your child.

With just a few clicks you may easily:

- View the plan description
- Purchase coverage online, or
- Print an application to enroll by mail

[www.BollingerSchools.com](http://www.BollingerSchools.com)

Let Bollinger Specialty Group help when the unexpected happens.