



**CITY COLLEGE OF
SAN FRANCISCO**

STUDENT ACCIDENT POLICY

Insurance Information Brochure

Policy Number: SRG0009153393

Effective Dates: August 1, 2018 through July 1, 2019

Administered by:



Gallagher | STUDENT HEALTH & SPECIAL RISK

IMPORTANT: This program provides accident insurance only. It does not provide basic hospital, basic medical, or comprehensive/major medical coverage and does not satisfy the "minimum essential coverage" requirements of the Patient Protection and Affordable Care Act.



STUDENT ACCIDENT POLICY

ELIGIBILITY

All enrolled and registered students are covered by CCSF's Student Accident Insurance Policy.

ACCIDENT MEDICAL EXPENSE BENEFITS

We will pay up to 100% of the Usual, Reasonable and Customary charges incurred during the 52 weeks following the original date of injury up to:

STUDENT	
\$50,000 maximum per covered Injury	\$50 deductible

STUDENT ATHLETE	
\$25,000 maximum per covered Injury	\$100 deductible

CHILD(REN) OF STUDENT ENROLLED IN CHILD CARE	
\$50,000 maximum per covered Injury	\$50 deductible

OFFICIAL VISITOR	
\$1,000 maximum per covered Injury	\$50 deductible

We will pay for the following services and supplies up to the maximum amounts or days or visits shown below if medically necessary:

- Skilled Nursing facility care
- Home health services
- Prosthetic Devices
- Durable Medical Equipment included if medically necessary to help an injury heal up to the policy maximum
- Physical Therapy
- Ambulance Service
- Physician Services
- Ambulatory Medical Centers
- Charges for a Semi-private room
- Dental Injury, coverage up to the per injury maximum
- Loss of Life \$15,000
 - Single Dismemberment \$7,500
 - Double Dismemberment \$15,000

IMPORTANT NOTE ON THE EXCESS PROVISION

Benefits under this plan shall only be payable to the extent that Accident Medical Expenses are not payable under any other qualifying coverage. In the absence of any other qualifying coverage, this program provides primary coverage for Accident Medical Expenses.

DEFINITIONS

Injury means bodily injury:

- (1) which is sustained as a direct result of an unintended, unanticipated accident that is external to the body and that occurs while the injured person's coverage under the Policy is in force;
- (2) which occurs while such person is participating in Covered Activity; and
- (3) which directly (independent of sickness, disease, mental incapacity, bodily infirmity or any other cause) causes a covered loss.

Insured means a person:

- (1) who is a member of an eligible class of persons as described in the Classification of Eligible Persons section of the Master Application;
- (2) for whom premium has been paid; and
- (3) while covered under the Policy.

Usual, Reasonable and Customary – With respect to fees or charges, fees for medical services or supplies which are:

- (1) usually charged by the provider for the service or supply given; and
- (2) the average charged for the service or supply in the locality in which the service or supply is received; or
- (3) with respect to treatment or medical services, treatment which is reasonable in relationship to the service or supply given and the severity of the condition.

We, Us or Our means National Union Fire Insurance Company of Pittsburgh, Pa.

You, Your or Yours means the Insured.

COVERED ACTIVITIES

Student - On the School premises: while School is in session including recess and lunch periods; or while School is not in session, if the Insured is involved in a supervised or sponsored activity.

Student - Athlete: Taking part in a regularly scheduled athletic game or competition; or a practice session for an athletic team or club; Traveling to or from such a game, competition or practice session provided they are: traveling with the athletic team or club; and Under the direct and immediate supervision of: the athletic team or club; or an adult authorized by the athletic team or club; or traveling directly, without interruption: between their home and a scheduled game, competition or practice session; in a vehicle which is designated or furnished by the athletic team or club; operated by a properly licensed, adult driver; or under the direct supervision of the athletic team or club; or in another vehicle when: or operated by a properly licensed driver.

Child(ren): of an enrolled and registered student who while in or about the child care facility provided by the College, provided that the facility is on the college campus; or While attending classes provided by the College with their student parent.

Official Visitor: A guest who has been formally invited to campus, who is on campus to conduct research or to address the faculty and/or students and approved by a university official. Vendors and non-student spectators, regardless of activity are not official visitors.

ACCIDENT MEDICAL EXPENSES

- Usual, Reasonable and Customary (U,R&C) Charges;
- Care prescribed as being necessary by a Physician;
- Where expenses are incurred within 52 weeks from the original date of injury
- Where treatment is sought within 90 days after the Accident that causes the injury or as soon as reasonably possible;
- Subject to the aggregate maximum benefit, co-insurance and covered percentages, co-payments, maximum benefits and limits as stated in the Policy; and subject to the terms and conditions of the Policy and any Exclusions and recovery limitations and other insurance provisions.

EXCLUSIONS

No coverage shall be provided under the Policy and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily Injury.

- (1) suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or autoeroticism.
- (2) sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.
- (3) the Insured's commission of or attempt to commit a crime.
- (4) infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.

- (5) declared or undeclared war, or any act of declared or undeclared war, except if specifically provided by the Policy.
- (6) participation in any team sport or any other athletic activity, except participation in a Covered Activity.
- (7) full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded).
- (8) travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured is:
 - (a) riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or
 - (b) performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
 - (c) riding as a passenger in an aircraft owned, leased or operated by the Policyholder or the Insured's employer.
- (9) the Insured being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
- (10) the Insured being under the the influence of any narcotics unless administered on the advice of and as specified by a Physician.
- (11) the medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.
- (12) stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.
- (13) any condition for which the Insured is entitled to benefits under any Workers' compensation Act or similar law.
- (14) the Insured riding in or driving any type of motor vehicle as part of a speed contest or scheduled race, including testing such vehicle on a track, speedway or proving ground;
- (15) any loss incurred while outside the United States, its Territories or Canada.

This brochure provides only brief descriptions of the coverages available under policy series C11696DBG. The issued policy will contain reductions, limitations, exclusions, definitions and termination provisions. Full details of the coverage will be contained in the issued policy. If there are any conflicts between this brochure and the issued policy, the policy shall govern in all cases. Insurance is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company with its principal place of business at 175 Water Street, New York, NY 10038. It

is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Certain coverages may not be available in some states. For additional information, please visit our website at www.aig.com

For additional information or claims assistance, please contact:

A-G Administrators, Inc.

PO Box 979

Valley Forge, PA 19482

Email: claims@agadm.com

Website: www.agadministrators.com

Telephone: 1-610-933-0800 or

Toll-Free 1-800-634-8628

Fax: 610-935-2860

The summary description of coverage in this brochure is for informational purposes only. In the event of any conflict between this brochure and any other description of the services provided and any insurance policies, the actual insurance policy will control.

Plan is underwritten by:

National Union Fire Insurance Company of Pittsburgh, Pa. (the Company)

Claims Administration provided by:

A-G Administrators, Inc.



Students are responsible for proper and timely filing of all claims. City College of San Francisco is not responsible for any losses or unpaid expenses resulting from failure to properly file or document a claim. An injury claim form can be obtained at www.agadministrators.com.

