

# Accident & Health (A&H) Student Accident Insurance



For schools and educational institutions, protecting the safety and well-being of students is a top priority. Allied World's Student Accident Insurance is designed to help schools respond effectively when injuries occur. With an "A+ (Superior)" rating from A.M. Best, and a strong capital position, our Student Accident solutions are built to deliver reliable protection and long-term partnership for schools, districts, and the communities they serve.

## Key Reasons Groups Implement Student Accident Insurance:

- **Fills Insurance Gaps** – Supplements general liability policies that may exclude accident-related costs or provide only minimal medical payment benefits
- **Pays Regardless of Fault** – Provides accident coverage without requiring proof of negligence, unlike most general liability policies
- **Reduces Financial Exposure** – Covers treatment costs and out-of-pocket expenses including deductibles, co-pays, coinsurance and related medical expenses
- **Controls Liability Impact** – Keeps accident claims separate from the school's general liability program, preserving loss experience and pricing stability

## Target Groups:

- Public Schools (Elementary/Middle/High Schools)
- Charter Schools
- Private Schools
- Pre-K/Kindergarten/Nursery Schools
- Business Schools/Vocational/Trade Schools

## Covered Activities:

- In-classroom instruction and school time
- School-sponsored extracurricular activities and clubs
- Interscholastic sports, Intramural sports and gym classes
- Before and after school programs
- Field trips (day and overnight)
- Summer recreational activities
- Travel to and from any covered activity

## Core Benefits:

- **Accident Medical Expense** – Complements a group's general liability plan by reimbursing insureds for covered out-of-pocket expenses. Reimburses deductibles, coinsurance and other out-of-pocket expenses during an inpatient hospitalization. Primary and Excess coverage is available
- **Accidental Death & Dismemberment (AD&D)** – Pays a benefit if a participant dies or is dismembered in an accident
- **Paralysis Benefit** – Pays a lump sum payment if a covered accident results in permanent total paralysis of the upper and/or lower limbs

## Optional Benefits & Enhancements:

- Catastrophic Accident Medical Expense Benefit
- Catastrophic Injury Cash Benefit
- Expanded Accident Medical Coverage for Sports
- Heart & Circulatory/Heart Failure Benefit
- Violent Act Benefit
- Coma Benefit
- Brain Death Benefit
- Emergency Medical Evacuation/Repatriation of Remains
- Home Alteration & Vehicle Modification Benefit

## Flexible Distribution Options:

- **Retail** – For brokers and agents placing individual risks
- **Program Administrator & MGU** – Ideal for niche or bundled A&H portfolios
- **Aggregator or Platform Models** – Supports volume-driven placement through aggregators of similar group business

**FOR MORE INFORMATION, PLEASE CONTACT:**

**James Walloga**

Senior Vice President

North American Accident & Health Division

E. james.walloga@awac.com

[alliedworldinsurance.com](http://alliedworldinsurance.com)