



# STUDENT ACCIDENT *Program*

Offered by Monarch Management Corporation &  
BrookStone Insurance Group

## Expect the best when preparing for the worst

School sports, special events, and other activities are an important part of students' lives, keeping them healthy, active, and socially engaged. But as with any activity, accidents of high and low severity can happen, so students and their families need to be prepared. Even if families already have medical coverage, when a serious accident or injury occurs, that coverage may not be enough. Catastrophic accident coverage helps make sure families are financially prepared when a major, life-threatening incident occurs during a school-sponsored activity. While deductibles can be higher than most health coverage, premiums are low, and the benefits can help relieve the heavy financial burden that accompanies treatment for unexpected, complicated injuries.

## Program Options and When Are They Covered?

Covered Students	Covered Activities
<b>Athletics &amp; Activities (no football)</b>	All enrolled students of the Policyholder, including all sports activities (no football).
<b>Athletics &amp; Activities (with football)</b>	All interscholastic sports, including interscholastic football and cheerleading.
<b>All School</b>	All interscholastic sports, including interscholastic football, band, cheerleading, majorettes, intramural sports, gym classes, and non-sport extracurricular activities.

## Covered Expenses Include

- √ Hospital Confinement (Room & Board)
- √ Hospital Miscellaneous Expenses
- √ Intensive Care Room & Board Expenses
- √ Ambulance Services
- √ Rehabilitation Facility
- √ Physician Visits (Inpatient & Outpatient)
- √ Surgical Expenses
- √ Anesthesia & Administration
- √ Artificial Limbs
- √ Dental Services
- √ Emergency Room
- √ Outpatient X- rays/ CAT Scans/ MRIs
- √ Laboratory Tests
- √ Outpatient Physiotherapy
- √ Prescription Drugs

## Coverage Plans

- Blanket/Base Coverage
- Voluntary Coverage
- Catastrophic Coverage

