

Barren County Schools
Student Accident Insurance
Coverage Outline

Our district will be providing accident medical insurance for all students (preschool-12) and athletes injured while participating in a school-sponsored, school-supervised event. Benefits of 100% of reasonable, customary and Medically Necessary covered expenses resulting from an Accident which occurs (1) while participating in a Covered Event; or (2) during Covered Travel; or (3) during a temporary stay at the location of a Covered Event held away from the location of the participating school/ and (4) while coverage is in force. Benefits are payable in excess or secondary to any primary insurance in force.

For both student and Athletic Activities, the benefit limit is \$25,000 of expenses incurred during the first year following the accident. For Student Activities, if expenses exceed \$25,000 during the first year, an additional benefit of \$5,000,000 is available for expenses incurred during the lifetime of the insured person. For Athletic Activities, the KHSAA provides coverage if the expenses exceed \$25,000. Treatment must begin within 26 weeks after the accident. Notification of the claim should be submitted within 30 days of the injury. Should a claim be necessary, the appropriate forms may be obtained from the participating school.

In addition to this insurance offered by the Barren County School System, 254-hour coverage may be purchased. Brochures with more confirmation can be obtained at every school.