



**Bollinger Specialty Group**

BOLLINGER, INC., A SUBSIDIARY OF  
ARTHUR J. GALLAGHER & CO.

## *Student Accident Insurance*

### **Why Is Student Accident Insurance 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.).

With the increasing trend of high deductible plans, and more of the cost share shifting to the insured, Student Accident Coverage has become an even greater tool to bridge the coverage gaps that are inherent in most insurance plans.

Here are some key reasons why providing Student Accident Insurance coverage can help your school:



	Reduces or completely eliminates any out-of-pocket expenses not paid by primary coverage, including copays, deductibles, coinsurance, etc.
	Pays on a primary basis in the absence of other collectible coverage
	Helps decrease the type of claims submitted to the school's General Liability policy often resulting in reduced premiums
	Institutions may be eligible for General Liability premium discounts
	Shields schools from being sued as a result of student injuries
	Provides protection when parents do not have health insurance
	Helps foster a healthy learning environment

### **Want Additional Information?**

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Bollinger Specialty Group is a MGU, MGA and TPA for several programs, including Rx, Dental, Student Accident and Medical.