

- Accidents happen! When they happen to your child, someone must pay the bills.
- Here are Accident only insurance plans to help cover your child either 24 hours a day (24-Hour Plan) or while in school (School-Time Plan).
- These plans provide benefits to help meet the cost of medical and Hospital charges.
- This is a primary plan. Covered Expense will be eligible for payment regardless of other insurance.
- Any benefits payable by the Policy as a result of medical, surgical, dental, Hospital or nursing service will be paid directly to the Hospital or person rendering such service unless proof of payment in full is provided.

24-HOUR	SCHOOL TIME	IMPORTANT PROTECTION FACTS
✓	✓	Becomes effective the date premium payment is received by Guarantee Trust Life Insurance Company (GTL), its representative or school officials (but not prior to the opening day of school). Students participating in preschool practice or play for interscholastic sports sanctioned by the High School Athletic Association will be covered as of the date of actual premium payment but only while engaged in actual practice or game sessions. Other aspects of coverage will not start sooner than the first date of regular school session.
✓	✓	Provides coverage during the hours that school is in regular session.
✓		Provides 24-Hour-A-Day protection.
✓	✓	Provides coverage during the time necessary for travel between the insured's home and the beginning or end of regular school sessions.
✓	✓	Provides coverage while participating in (or attending) activities organized, sponsored and supervised by the school. Coverage is also provided for travel directly to and from such activities in a Designated Vehicle furnished by the school.
	✓	Coverage expires at the close of the regular school term. (Coverage will be extended while attending academic classes for credit in the summer, when classroom sessions are exclusively sponsored and solely supervised by the school; however, no coverage will be provided for travel to and from classes).
✓		Coverage continues without interruption all summer until school re-opens for the following term.

**Optional Football Only Accident Coverage** begins on the date of premium receipt by GTL, its representatives or school officials, but not prior to the first official date of practice; and continues through the date of the last official game of the current season including playoffs.

**Football premium covers football only.**

**To file a claim:** Report accidents to the school. Forms will be furnished through the principal's office (during vacation time contact the administrators of the plan). Complete proof of loss and accumulated bills must be received by Guarantee Trust Life Insurance Company within 90 days.

## 24-HOUR-A-DAY ACCIDENT COVERAGE

### 24-Hour-A-Day Protection for each Covered Accident

Helps protect your child for the entire school year and extends **throughout the summer** - right up to the day school opens.

Your child's coverage is good **WORLDWIDE, 24-HOURS-A-DAY**. This includes covered accidents:

- 📍 At home    📍 At play    📍 At school    📍 On vacation    📍 Scouting, camping etc.    📍 During covered travel
- 📍 While engaged in sports, except those specifically excluded or for which optional coverage is required\*

**\*See OPTIONS for available optional sports coverage, if any.**

## SCHOOL-TIME ACCIDENT COVERAGE

Helps protect your child while attending regular school sessions. Includes coverage for travel directly to and from your residence to attend regular school sessions for travel time required, but not more than one hour before or after regular classes. Travel time on the school bus is extended for any additional time needed. In addition, coverage is provided while participating in (or attending) covered activities exclusively organized, sponsored and solely supervised by the school and school employees, including travel directly to and from the activity in a Designated Vehicle furnished by the school and supervised solely by school employees. Optional coverage may be required for interscholastic sports. See **OPTIONS** for available optional sports coverage, if any.

**TERMINATION OF POLICY/CERTIFICATE OF COVERAGE:** The Policy is issued for the agreed upon term of coverage and is non-renewable. Coverage will terminate at the earlier of: (1) the date the Policy terminates; or (2) the date the Insured ceases to be a member of the Policyholder's sports teams; or (3) the last day of regularly scheduled sports activity; or (4) the date the Insured ceases to be an Eligible Person; or (5) the end of the period for which any applicable premium has been paid. We have the right to terminate the coverage of any Insured who submits a fraudulent claim under the Policy.

Blanket Accident insurance is issued under Policy Form Series GP-2030, GP-2020 or GP-1200 by Guarantee Trust Life Insurance Company, Glenview, IL. The policy has exclusions, limitations, reductions of benefits, and conditions of eligibility and termination. Subject to state availability and variability. The Policy shall control in the event of any conflict between the Policy and this brochure. For complete details of coverage, please contact the agent administering the program.

**What's Covered? Up to \$25,000.00 as described under Coverage and Benefits for:**

- ACCIDENTS OCCURRING WHILE COVERAGE IS IN FORCE
- LOSS FROM ACCIDENTAL BODILY INJURY RESULTING DIRECTLY AND INDEPENDENTLY OF ALL OTHER CAUSES
- COVERED MEDICAL CHARGES WHICH BEGIN WITHIN 30 DAYS OF THE ACCIDENT AND ARE INCURRED WITHIN 52 WEEKS OF THE ACCIDENT

## COVERAGE AND BENEFITS

BENEFITS ARE PAYABLE UP TO THE DOLLAR AMOUNTS SPECIFIED BELOW

BENEFITS PER INJURY		LOW OPTION	HIGH OPTION	BENEFITS PER INJURY		LOW OPTION	HIGH OPTION						
<b>HOSPITAL ROOM AND BOARD AND GENERAL NURSING CARE</b>	First day	<b>\$125</b>	<b>\$250</b>	<b>OUTPATIENT PHYSICAL THERAPY</b>	Rendered by a Hospital	<b>\$35</b>	<b>\$70</b>						
	Thereafter, Per Day (Hospital Confinement must begin within 120 days of the Accident)	<b>\$100</b>	<b>\$200</b>		Rendered by a Doctor: First Visit	<b>\$30</b>	<b>\$60</b>						
<b>MISCELLANEOUS HOSPITAL CHARGES</b>	Inpatient and Outpatient	<b>\$600</b>	<b>\$1,200</b>	<b>OUTPATIENT IMAGING PROCEDURES &amp; INTERPRETATION</b>	For MRI/CAT Scan	<b>\$120</b>	<b>\$240</b>						
					Excluding professional charges	<b>\$100</b>	<b>\$200</b>	Subsequent visits	<b>\$15</b>	<b>\$30</b>			
<b>HOSPITAL EMERGENCY CARE</b>		<b>\$100</b>	<b>\$200</b>	<b>OUTPATIENT X-RAY SERVICES</b>		<b>\$100</b>	<b>\$200</b>						
<b>DOCTOR'S CHARGES FOR SURGERY</b>	Per Unit Unit Value determined by the Surgical Schedule	<b>\$55</b>	<b>\$110</b>	<b>DENTAL TREATMENT</b>	For Injury to Sound, Natural Teeth, per tooth	<b>\$150</b>	<b>\$300</b>						
					<b>ASSISTANT SURGEON CHARGE</b>	<b>25%</b>	<b>25%</b>	<b>DURABLE MEDICAL EQUIPMENT</b>	Including orthopedic appliances	<b>\$100</b>	<b>\$200</b>		
<b>ADMINISTRATION OF ANESTHESIA</b>	Percent of the Surgical Schedule allowance			<b>ACCIDENTAL DEATH &amp; DISMEMBERMENT</b>	Caused by an Injury & occurring within 365 days of the covered Accident. <b>ACCIDENTAL DEATH</b> <b>DISMEMBERMENT</b> <b>Single:</b> Loss of one hand, one foot, entire sight of one eye or hearing in one ear. <b>Double:</b> Loss of both hands, both feet, sight of both eyes, hearing in both ears or loss of speech.				<b>\$1,500</b>	<b>\$1,000</b>	<b>\$7,500</b>		
<b>AMBULANCE CHARGES</b>		<b>\$75</b>	<b>\$150</b>			Only one of these benefits, the largest, will be payable in addition to other benefits listed.		<b>\$1,500</b>				<b>\$1,000</b>	<b>\$7,500</b>
<b>NON-SURGICAL DOCTOR'S VISITS</b>	First visit	<b>\$30</b>	<b>\$60</b>										
	Subsequent visits Excluding Physical Therapy Limited to one visit per day	<b>\$15</b>	<b>\$30</b>	<b>\$150</b>	<b>\$1,500</b>	<b>\$1,000</b>	<b>\$7,500</b>						

Injury means bodily Injury due to an Accident which results directly and independently of disease, bodily infirmity, or any other causes; solely, directly and independently of all other causes, results in medical expense; occurs after the effective date of the Insured's coverage under the Policy; and occurs while the Policy is in force. All injuries sustained in any one Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.

**EXTENDED DENTAL OPTION** - Up to a maximum benefit of \$2,500.00 for: Examination, diagnoses and x-ray; restorative treatment; endodontics; and oral surgery (not to include periodontics or orthodontics); up to \$250.00 for dental prostheses toward the cost of a bridge, partial denture or denture, or for replacement in kind of previous dental repairs. If during the Benefit Period, the Insured's dentist certifies that treatment must be deferred, GTL will pay up to a maximum of \$100.00 in lieu of all other dental benefits. (Can only be purchased in conjunction with School-Time, 24-Hour-A-Day or Optional Football Accident Plans).

**EXCLUSIONS** – The policy does not provide benefits for: (1) Treatment, services or supplies which are not Medically Necessary; are not prescribed by a Doctor as necessary to treat an Injury; are determined to be Experimental/Investigational in nature; are received without charge or legal obligation to pay; are received from persons employed or retained by the Policyholder or any Family Member, unless otherwise specified; or are not specifically listed as Covered Charges in the Policy. (2) Intentionally self-inflicted Injury. (3) Injury received while violating or attempting to violate any duly enacted law. (4) Injury by acts of war, whether declared or not. (5) Injury received while traveling or flying by air, except as a fare-paying passenger on a regularly scheduled commercial airline. (6) Injury covered by Worker's Compensation or the Occupational Disease Law. (7) Heat exhaustion and heat stroke. (8) Injury caused by or contributed to by aggravation or re-injury of a Pre-existing Condition. (9) Suicide or attempted suicide. (10) Any penalty imposed by Other Valid and Collectible Insurance or Plan for failure to follow plan procedures. (11) Dental treatment, except as specifically stated. (12) Eyeglasses, contact lenses, routine eye exams or prescriptions. (13) Hernia, any type. (14) Injury sustained during on-the-job training. (15) Injury sustained fighting or brawling. (16) Loss resulting from a pathological fracture or fracture through the site of a bone cyst. (17) Loss resulting from being legally intoxicated or under the influence of alcohol as defined by the laws of the state in which the Injury occurs. (18) Loss resulting from the use of any drug or agent classified as narcotic, psycholytic, psychedelic, hallucinogenic, or having a similar classification or effect, unless prescribed by a Doctor. (19) Injury sustained while operating, riding in or upon, mounting or alighting from, any two- or three- or four-wheeled recreational motor/engine driven vehicle or snowmobile or all terrain vehicle (ATV). (20) Injury sustained while participating in or practicing for senior high interscholastic tackle football, including grade 9 if playing with grade 10 or above, including travel, unless optional coverage has been purchased. (21) Injury sustained flying in an ultra light, hang gliding, parachuting or bungee-cord jumping. (22) Cosmetic or plastic surgery, except for reconstructive surgery on an injured part of the body. (23) Treatment of illness, disease or infections, except infections which result from an accidental Injury or infections which result from accidental, involuntary or unintentional ingestion of a contaminated substance. (24) Charges for treatments, services or supplies which exceed reasonable and customary charges. (25) Losses directly or indirectly arising out any chemical or biological release and/or contamination which results from Terrorist Activity. (26) Any loss as the result of Terrorist Activity and/or non-detonating weapons of mass destruction. (27) Any loss directly or indirectly arising out of any nuclear explosion, detonation, release and/or contamination whether in time of peace or war, and regardless of any other causes or events contributing concurrently or in any other sequence thereto.

Administered by: **PARKER WALLER INSURANCE**, 401 Cedar Street, P.O. Box 249, Greenville, AL 36037 • (334) 382-1234 • Toll-Free 1-877-272-4532

Underwritten and claims paid by: **GUARANTEE TRUST LIFE INSURANCE COMPANY (GTL)**, 1275 Milwaukee Ave., Glenview, IL 60025 • (800) 622-1993

