

Accident Insurance for Special Risk



Sport Camps

Rec & Park Programs

Amateur Sports Programs

Special Risk Programs

STUDENT ASSURANCE SERVICES
E-9712SRGEN-TX (SRGEN-TX)

Policy GA-2200Ed.11-16 (TX)

ACCIDENT INSURANCE

for

Special Risk Programs
Sport Camps
Amateur Sports Programs
Rec & Park Programs

MARKETED BY



David Cates - Texas Representative
The Brokerage Store
4091 De Zavala Road • Suite #3
San Antonio, TX 78249
210-366-4800 or Toll Free 800-366-4810
www.thebrokeragestore.com

UNDERWRITTEN BY



Ameritas Life Insurance Corp.
Lincoln, Nebraska

E-9712SRGEN-TX

(SRGEN-TX)

EXCLUSIONS

- 1. Any sickness, disease, infection (unless caused by an open cut or wound), including but not limited to: aggravation of a congenital condition, blisters, headaches, hernia of any kind, mental or physical infirmity, Osgood-Schlatter disease, osteochondritis, osteochondritis dissecans, osteomyelitis, spondylolysis, slipped femoral capital epiphysis, orthodontics.
- 2. Injuries for which benefits are paid under Worker's Compensation or Employer's Liability Laws.
- 3. Any Injury involving a two or three-wheeled motor vehicle or snowmobile or any motorized or engine driven vehicle not designed primarily for use on public streets and highways, unless the insured is participating in an activity sponsored by the Policyholder.

TO FILE A CLAIM

- 1. The Policyholder **must** complete Part A of the claim form for all accidents. The parent/guardian or insured must complete **all** questions in Part B or Part C of the claim form.
- 2. The parent/guardian or insured must:
 - a) Obtain copies of the insured's **itemized bills**. The bills must contain the procedure codes, diagnosis codes, and tax ID and NPI numbers of the provider. Do not submit monthly balance due statements.
 - b) Submit the insured's itemized bills to the family medical or dental coverage first. This plan is designed to be supplemental to all other valid coverage. The other insurance plan will send a report called Explanation of Benefits (EOB).
 - c) Send the completed claim form, copies of insured's itemized bills and EOBs to:
STUDENT ASSURANCE SERVICES, INC.
PO BOX 196
STILLWATER MN 55082-0196

For claim questions contact Student Assurance Services at (800) 328-2739 or (651) 439-7098 between 8:00 am and 4:30 pm Central standard time, Monday thru Friday.

TO APPLY FOR COVERAGE

- 1. Complete and return the attached application, with the estimated number of participants and the premium amount. The premium payment must be returned with the application.
- 2. The Master Policy and company claim form will be sent to the Policyholder.
- 3. Make checks payable and mail to:
THE BROKERAGE STORE
4091 De Zavala Road • Suite #3
San Antonio, TX 78249

PREMIUMS

See Agent Proposal

ACTIVITIES DATE TO DATE ESTIMATED # OF PARTICIPANTS AGES FROM-TO

Children's Insurance

10/1/25 - 9/30/26

1354

12 mths - 5 yrs

COVERAGE OPTIONS

This insurance plan provides benefits for covered medical expenses resulting from bodily injury caused directly by accident, independent of all other causes, sustained while the participant is:

- a) practicing, playing, or participating in a special risk activity while under the supervision of a Policyholder's employee; and
- b) traveling to or from such special risk activity while under the supervision of a Policyholder's employee.

The Policy provides a maximum benefit up to \$25,000 per injury and covers all special risk activities sponsored and supervised by the Policyholder.

All participants must purchase coverage.

The Medical Benefits and Exclusions apply to Coverage Options above.

This provides a very brief description of some of the important features of the insurance policy. It is not the insurance policy and does not represent it. A full explanation of benefits, exceptions and limitations is contained in the Group Accident Insurance Policy Form GA-2200Ed.11-16 (and any state specific), and any applicable endorsement(s). This policy is considered term accident insurance and is non-renewable. This product may not be available in all states and is subject to individual state regulations. The Master Policy is issued to the Policyholder as stated on the application. A copy of the Privacy Notice and Certificate of Coverage (where applicable) will be sent to the policyholder.

MEDICAL BENEFITS

When injury covered by the Policy results in treatment by a licensed physician within 60 days from the date of injury, the Company will pay the usual and customary charges (U&C) incurred for covered services below, for expenses incurred within one year from the date of injury up to a maximum benefit of \$25,000 per injury.

This insurance plan is secondary to all other valid coverage. A claim must be filed with other valid coverage first! This plan does not cover penalties imposed for failure to use providers preferred or designated by the primary coverage.

Unless stated otherwise, amounts listed below are per injury.

PHYSICIAN'S SERVICES

- a) Surgical Care (surgeon, assistant surgeon, anesthesia).....U&C, up to \$2,500
- b) Nonsurgical Care (includes physiotherapy treatment performed other than in a hospital, 1 visit per day)U&C, up to \$100 per visit, maximum 10 visits

HOSPITAL CARE

- a) Inpatient Care
 - 1) Hospital Semi-Private RoomU&C, up to \$700 per day
 - 2) Hospital Miscellaneous ServicesU&C, up to \$1,000
- b) Outpatient Care
 - 1) Facility Charges for Day SurgeryU&C, up to \$1,000
 - 2) Emergency RoomU&C, for hospital miscellaneous charges incurred, up to \$1,000

Note: Benefits for hospital miscellaneous and outpatient care are limited to services not scheduled under Medical Benefits.

X-RAY SERVICES

(includes charges for reading) U&C, up to \$300

DIAGNOSTIC IMAGING (MRI, CT Scan, bone scan,

includes charges for reading)..... U&C, up to \$500

DENTAL TREATMENT (in lieu of all other medical benefits;

for repair and/or replacement of each sound and natural tooth) U&C, up to \$200 per tooth

AMBULANCE SERVICES

.....U&C, up to \$500

ORTHOPEDIC APPLIANCES (when prescribed by a

physician for healing)U&C, up to \$200

PRESCRIPTION DRUGS (take home)..... U&C, up to \$250

REPLACEMENT OF EYEGLASSES, CONTACT LENSES,

HEARING AIDS (when medical treatment is required for a covered injury)..... U&C, up to \$500

MOTOR VEHICLE INJURY Same as any injury, up to \$2,500

ACCIDENTAL DEATH AND DISMEMBERMENT

When injury covered by this policy results in Accidental Death or Dismemberment within 180 days from the date of accident, the following benefits will be payable.

Loss of Life	\$ 2,500	Double Dismemberment	\$10,000
Loss of an Eye	\$ 2,500	Single Dismemberment	\$ 2,500

IT IS NOT THE INTENT OF THIS POLICY TO PROVIDE BENEFITS FOR AN EXISTING MEDICAL PROBLEM. A re-injury will be covered if the insured has been treatment free for a period of 180 days prior to the effective date of the policy.

THE POLICY CONTAINS A PROVISION LIMITING COVERAGE TO USUAL AND CUSTOMARY CHARGES. THIS LIMITATION MAY RESULT IN ADDITIONAL OUT-OF-POCKET EXPENSES FOR THE INSURED.



APPLICATION FOR SPECIAL RISK ACCIDENT INSURANCE

Name of Policyholder Webb County Head Start Program

Street Address 5904 West Drive Suites 6 & 7 City Laredo State Tx Zip 78041

List the Activities for which this application applies on the back of this form. Effective Date 10/1/25 Expiration Date 9/30/26

Number of Participants 1354 X \$ 5.00 = 6,770. Total Premium Enclosed \$ 6,770.00

Applied for by: Name(please print) Judge Tano Tijerina Title Webb County Judge

e-mail address

Signature Phone Date

Agent The Brokerage Store, Inc. 800-366-4810

4091 De Zavala Road, Suite 3, San Antonio, TX 78249

*The maximum term of coverage at this premium rate is 3 months. If longer term of coverage is needed, please contact our office for rates. PLEASE SEND APPLICATION AND PREMIUM PAYMENT TO:

THE BROKERAGE STORE, 4091 De Zavala Road • Suite #3, San Antonio, TX 78249 Phone Toll Free (800) 366-4810 E-9712SRGEN-TX