

2012-2013
KSHSAA Insurance
Summary of Coverage

As a member of KSHSAA, your students participating in activities and interscholastic athletics under the jurisdiction of the Association have been provided with coverage beginning 8/1/2012 as follows:

- 1) Excess Athletic Participant Legal Liability coverage; \$500,000 per occurrence.
- 2) Excess Catastrophic Medical up to a \$5,000,000 maximum. *(\$25,000 deductible)
- 3) Catastrophic Cash Benefit; \$500,000 maximum.
- 4) Accidental Death and Dismemberment Benefit; \$10,000 maximum.
- 5) Aggregate Limit of Liability (Catastrophic Medical/ Catastrophic Cash): \$5,000,000

ATHLETIC PARTICIPANT LEGAL LIABILITY PROTECTION:

This policy provides up to \$500,000 (in addition to legal defense costs) of liability coverages for incidents arising out of student participation in sports events under the jurisdiction of KSHSAA. Member schools are covered for bodily injury claims for which they are liable, not including vehicle accidents. Coverage is provided for KSHSAA Group Purchasing, Inc. and is excess to any other liability coverages available to the school and is **not applicable to intentional self-insurance programs and is subject to other restrictions.**

LIFETIME CATASTROPHIC ACCIDENT MEDICAL COVERAGE:

This policy provides coverage for students/athletes (grades 7-12) injured while participating in, practicing for or **traveling (as defined in the policy) to/from** activities/interscholastic athletics under the jurisdiction of KSHSAA. Mutual of Omaha provides this coverage to KSHSAA. **It does not cover activities/interscholastic athletics outside the jurisdiction of KSHSAA. For example, a band trip to a bowl game would not be covered.** Transportation of participant students is covered *only if* it is directly to or from the covered event, authorized by the school district and is paid for or subject to reimbursement by the school.

Catastrophic Accident Benefit Summary:

- 1) Lifetime excess medical, dental, and rehabilitative expense benefit pays reasonable and customary covered expense, up to \$5,000,000 (scheduled benefits for certain services/treatment) with a lifetime benefit period. There is a **\$25,000** deductible with a 2 year loss establishment period.
- 2) \$10,000 accidental death and dismemberment benefit.
- 3) \$500,000 catastrophic cash benefit, payable as a \$100,000 lump sum then as installment payments of \$40,000 per year thereafter while the condition exists not to exceed 10 years.

Reporting Potential Claims:

Should a student suffer an accidental injury that indicates medical expenses will exceed **\$25,000** within two (2) years from the date of the injury, contact Mutual of Omaha at 800-524-2324. **Claims must be reported to the company within 180 days of the date of injury.**

LOCAL AGENT:

Kansas agent for KSHSAA: Willis of Greater Kansas, Inc.
Scot Buxton or Jan Mason
2348 SW Topeka Blvd
Topeka KS 66611
(877) 233-5155 / Fax (785) 233-7158

NOTE: This is only a brief summary of coverages and does not replace the policies. Refer to the policies for specific coverage wording, exclusions, and conditions. Policies are on file and available at the office of KSHSAA.