



Summer School and Camp Insurance

STATEMENT OF COVERAGE FOR PARENTS

Your Child's Plan:

- Day
- Boarding

\$100 Deductible Applies:

- Yes
- No

Who Is Covered

The IS/IT Summer School and Camp Student Accident Coverage applies to two circumstances:

- Those children who attend a Summer Program or Camp sponsored by the School;
- Those children who attend a private camp that is affiliated with the School.

If the "Day" rate is paid, children are covered while under the care and direction of the Summer School or Camp and while traveling directly to or from Summer School or Camp sessions.

If the "Boarding" rate is paid, coverage extends to 24 hours a day while the children are under the care and direction of the School or Camp.

Both plans include coverage of children when traveling in a School- or Camp-authorized vehicle, and when off-campus under the direct and immediate supervision of the School or Camp.

What Is Covered

Student Accident Insurance covers accidental bodily injury which occurs while the insured is covered under the Policy. If an accidental injury to a student or camper requires hospitalization or treatment by a legally qualified physician or surgeon within 30 days of its occurrence, the Policy will pay the usual and customary expenses incurred for necessary medical, dental*, or hospital care—within one year from the date of injury (within 104 weeks for covered Accidental Dental expenses)—up to the medical maximum of \$30,000 for any one injury, subject to the **Deductible Amount** (if selected), **Non-duplication of Benefits Provision**, **Expense Benefit Limitations**, and **Exclusions** outlined in this brochure. Expenses incurred after one year from the date of injury are not covered, even though the service is a continuing one or one that is necessarily delayed beyond one year from the date of injury.

*Dental benefits are limited to treatment of sound and natural teeth with a 104 week benefit period.

In addition, the Plan provides an Accidental Death, Dismemberment, and Loss-of-Sight Benefit within 180* days from date of injury for:

- Loss of life \$1,000
- Loss of one hand, foot, or sight of one eye \$2,500
- Loss of both hands, feet, or sight of both eyes \$5,000

*365 days in WA

Deductible Amount

For those Plans subject to the deductible, the deductible amount per injury consists of the greater of:

- \$100; or
- The amount collectible from any other insurance sources, subject to the Excess Limitation or Non-duplication of Benefits Provision (in Florida), if applicable.

Excess Limitation (NY only)

The Policy does not provide benefits for injuries for which hospital, medical, surgical or dental benefits are payable or service is available under any other insurance or medical service plan including HMO's and PPO's. This limitation applies only when the premiums for this coverage are paid entirely by the School.

Non-Duplication of Benefits Provision

(Applicable to all states except CO and ID)

The Policy's liability for benefits payable due to expenses incurred will be limited to the part of expenses, if any, that is in excess of the total benefits payable by other valid coverage on an expense incurred or provision-of-service basis. Other valid coverage includes any other insurance or medical service plan; HMO's, PPO's; Workers' Compensation, Federal, State or Local Government Plans (except Medicaid); and Automobile No-fault insurance. Incurred expenses include hospital charges, and medical, surgical, and other services resulting from a covered injury of the Insured. This provision applies only when the premiums for the coverage are paid entirely by the school.

Claims Procedures

Treatment of injury: Initial treatment must be within 30 days of the date of injury.

Filing a claim:

- Claim forms may be obtained from the School/Camp, or you can download one from: www.isminc.com.
- Coverage is excess to all other insurance. Claims must be filed with your other insurance carrier(s) prior to filing under the IS/IT policy.
- Submit the completed claim form, together with copies of itemized bills and your other carrier's Explanation of Benefits, within 90 days after the first treatment, to:

IS/IT Claims Administration Center • National Guardian Life Insurance Company
Commercial Travelers Building • 70 Genesee Street, Utica, New York 13502 • 1-800-756-3702

Should you have any questions regarding coverage or require claim forms, please contact the School/Camp.

Limitations

- Hospital room and board charges are limited to the semi-private room accommodations.
- Dental benefits are limited to \$100 per tooth, for sound and natural teeth, and to a \$500 maximum per injury.
- Physical Therapy (including diathermy, ultrasonic, whirlpool, or heat-treatment, adjustment, manipulation or massage) is limited to reasonable and customary charges to a maximum of \$200 per injury.

Exclusions

The Policy does not cover:

- Illness or disease in any form. (In GA—unless it is the result of an accident.)
- Injuries sustained as a result of operating, riding in or upon, or alighting from a two- or three-wheeled motor vehicle. (Not applicable in AK, ID, NY.)
- Treatment by persons employed or retained by the Policyholder, the School, or by any Immediate Family Member. (In KS, FL, GA, ID, LA, ME, MN, MO, NC, OR, UT, VA, VT, IN, WA, treatment by persons employed or retained by the school, or by any immediate family member.)
- Any intentionally self-inflicted injury, or *injuries resulting from being under the influence of any narcotic or alcohol, unless administered on the advice of a physician. (*Not applicable in CT. In GA—Any intentionally self-inflicted injury, or injuries resulting from being intoxicated (status must be determined by the state of occurrence) or under the influence of any narcotic or alcohol, unless administered on the advice of a physician. In UT—Injuries resulting from the use of any narcotic or alcohol that substantially contributes to, causes a loss, or is over the legal limit in the jurisdiction where the loss occurred.) (In WA—Any self-inflicted injury.)
- Injuries resulting from war or any act of war, or active participation in any riot or civil commotion. (In OK, active participation in a riot or civil commotion. In UT—Injuries resulting from war or any act of war.)
- Injuries occurring while violating or attempting to violate any duly enacted law. (In NY and CT—Injuries occurring while committing or attempting to commit a felony. In GA—Injuries occurring while commissioning or attempting to commit a felony.)
- Injuries covered by Workers' Compensation, Employer's Liability Act or Law, Automobile No-fault, and similar plans. (Not applicable in KS, NC)
- Injuries occurring during the practice or play of fall pre-season athletics: (In ID—Injuries occurring during practice or play of Fall curricular or competitive sports activities as a member of the school-sponsored sports team.
- Injuries occurring during the practice or play of tackle football.
- Expense incurred after the termination of the Benefit Period.
- In NY only, dental treatment, except as the result of a covered accidental injury.

Underwritten by:



2 E. Gilman Street, Madison, WI 53701
as policy form series no.
NSA-1006 (IS)(SC) 2012 et al

In New York
Underwritten by:



70 Genesee St., Utica, NY 13502
as policy form series no.
ISM96 (SC) et al

Marketed by:



Offered through ISM Insurance Inc., a subsidiary of ISM
1316 North Union St.
Wilmington, DE 19806-2594

All Plans are administered by Commercial Travelers Life Insurance Company
70 Genesee Street, Utica, NY 13502

This is not the Policy. Rather, it is a brief description of the benefits and other provisions of the Policy. The Policy is governed by the laws and regulations of the state in which it is issued. Any provisions of the Policy, as described in this document, that may be in conflict with the laws of the state where the school is located will be administered to conform with the requirements of that state's laws, including those relating to mandated benefits.

National Guardian Life Insurance Company is not affiliated with Guardian Life Insurance Company of America aka The Guardian or Guardian Life.
