

# Catastrophic Accident Insurance for Students and Volunteers

**2023-2024**



Plans arranged and administered by:



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Underwritten by:

**CHUBB®**

**ACE American Insurance Company**

## ABOUT OUR COMPANY

Founded in 1970, Myers-Stevens & Toohey Co., Inc. (MS&T) provides its clients with superior customer service, state-of-the-art technology and over 50 years of experience and knowledge in the very specialized area of student accident and sickness insurance.

As a fully licensed Managing General Agency/Third-Party Administrator (MGA/TPA), we provide integrated insurance solutions to thousands of school systems throughout the Western and Midwestern states. Our clients include school districts, private and charter schools, colleges, consortiums, JPAs, amateur/youth sports programs, foundations, booster clubs and similar organizations serving the needs of young people.



- We are a full-service administrator with on-site claims adjudication and personal customer assistance
- Accident-only, as well as accident & sickness options
- Plans and benefit levels designed to minimize out-of-pocket costs
- Additional coverages provided gratis to further protect the district
- Freedom to seek care from any licensed provider
- Optional access to extensive networks to further reduce costs
- A variety of easy and convenient enrollment options including online, fax, email and U.S. mail
- Convenient direct billings to help prevent coverage lapses
- Bilingual customer service and coverage descriptions available in several different languages

## MS&T'S UNDERWRITING COMPANY

Chubb has been partnering with MST to distribute student insurance for over 15 years. This long-term relationship gives us the trust needed to optimally design our programs to best fit the needs of our schools and students.



### Overview

Chubb is the world's largest publicly traded property and casualty insurer, providing commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance.

- As an underwriting company, we assess, assume and manage risk with insight and discipline
- Chubb operates in 54 countries and territories, with approximately 34,000 employees serving a diverse group of clients worldwide

### Balance Sheet Strength (As of December 31, 2022)

- Total assets of \$199.1 billion
- Total capital, which reflects our capacity to take on risk, of \$65.7 billion
- Net loss reserves of \$59.2 billion back our policyholder commitments
- Book value, or shareholders' equity in the company, is \$50.5 billion
- Total investments of \$121.5 billion are predominantly investment grade fixed income securities

Current Ratings <sup>1</sup>			
Rating Agency Ratings	Financial Strength Rating	Outlook	ERM
S&P	AA	Stable	Strong
A.M. Best	A++	Stable	-
Fitch	AA	Stable	-
Moody's	Aa3	Positive	-

<sup>1</sup>Ratings apply to Chubb's core operating insurance companies as of January 13, 2023. For ratings of individual insurance companies, see Investor Information on [investors.chubb.com](https://investors.chubb.com).

### Balanced, Diversified Leader

- A global leader in traditional and specialty P&C coverage for industrial commercial and mid-market companies
- The leading commercial lines insurer in the U.S. and the largest financial lines provider globally
- The leading personal lines insurer for America's successful individuals and families and a large personal lines provider globally
- A global leader in personal accident and supplemental health insurance
- A P&C reinsurer
- An international life insurer focused on Asia

## Even with the best of precautions...

Students may still sustain serious or fatal injuries while going to school, playing sports, attending field trips, or simply being in class. Traumatic brain injuries, coma, paralysis, and loss of life are examples of the catastrophic losses that can occur. Such injuries typically come with medical bills and other expenses that far exceed those associated with injuries that are not life altering.

By providing Catastrophic Injury Coverage, schools and districts can help seriously injured students and families ease their financial concerns. In addition, Catastrophic Injury Coverage allows students and families to access the care they need, reduce potential liability costs for the school or district, provide for final expenses when needed and promote healing of the community as a whole.

## Catastrophic accidents do not limit themselves to sports

Many governing bodies for sports already require member schools to carry a catastrophic injury policy for athletics and a number of school property and casualty pools and consortiums have followed suit.

The need for catastrophic coverage is clear and although they are most commonly associated with athletic participation, these injuries are not relegated to sports activities alone. The transportation of students, specialized electives, physical education, natural disasters and on-campus violence are just a few examples of how these injuries can occur in areas other than the playing field.

## No one likes to talk about it

On-campus violence is an issue that cannot be ignored. Violent acts on campus don't affect just those directly involved, but the community as a whole. If a student is killed as a result of criminal violence while participating in a covered activity, the Crisis Management Benefit can provide additional funds for student counseling.

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## CATASTROPHIC COVERAGE OPTIONS

### Eligibility

All enrolled students and volunteers of the participating School/District.

**OPTION I: \$1,000,000 Maximum Accident Medical**

**OPTION II: \$5,000,000 Maximum Accident Medical**

### Coverage

#### Interscholastic Athletics/Activities Coverage

Covers students while participating in School-scheduled, sponsored and directly supervised games and practice sessions of interscholastic sports including band, cheerleaders, majorettes, student coaches, student trainers and student managers and while traveling directly and without interruption between School and the site of School-sponsored and supervised activities, provided that such travel is arranged by and is under the direction of the School.

#### Student Activities Coverage

Covers students while on premises when School is in session and while participating in any School-sponsored activity (except interscholastic athletics) with direct adult supervision provided by the School including official "School-To-Work" and ROTC programs, and while traveling directly and without interruption between home and School to attend regularly scheduled classes and while traveling directly and without interruption between School and the site of School-sponsored and supervised activities, provided that such travel is arranged by and is under the direction of the School.

#### Religious Education Activities Coverage

Covers students while attending school-sponsored and supervised religious education activities, and while traveling directly and without interruption between the school and the site of such activities, provided that such travel is arranged by and is under the direction of the school.

#### Adult/Parent Volunteers Coverage

Covers adult/parent volunteers while participating as a School volunteer in any School-sponsored activity, and while traveling as a volunteer, directly and without interruption between School and the site of School-sponsored activities, provided that such travel is arranged by and is under the direction of the school.

#### Summer Sports and Conditioning

Covers students while participating as member of the school's team in scheduled sports and conditioning activities conducted during the summer, and while traveling directly and without interruption between School and the site of such activities, provided that such travel is arranged by and is under the direction of the School.



## PROGRAM COMPONENTS

### 1. Accident Medical Expense Benefits \$1,000,000 / \$5,000,000 Accident Medical Maximum

Medical expenses will be paid for Usual and Customary charges for expenses incurred for Medical and Dental Services, with limits of \$1,000,000 or \$5,000,000 depending upon the option selected. The first expense must be incurred within 365 days after the date of the Covered Accident. After a \$25,000 deductible\* is satisfied, benefits will be paid for covered expenses incurred up to 10 years from the date of the Covered Accident. The expenses to satisfy the deductible must be incurred within two years after the date of the Covered Accident.

\*The deductible will be waived for certain conditions: *complete and irrecoverable loss of sight of both eyes, or of any two limbs, hands or feet, or total and irreversible paralysis of any two limbs which is the result of a covered Injury to the spinal cord, coma or brain death.*

### 2. Catastrophic Cash Benefit \$500,000 / \$1,000,000 Cash Benefit Maximum

If, as a result of a Covered Injury, an Insured suffers Paralysis or Coma, benefits for each Covered Accident will be paid as indicated in the Table of Losses. Paralysis or Coma must occur within 365 days from the date of the Covered Accident and continue for 6 consecutive months for benefits to be paid (does not apply to brain death). If the Insured incurs more than one loss as the result of the same Covered Accident we will only pay one benefit, the largest, for which the Insured Person is covered. In no event will the amount paid exceed the Catastrophic Accident Benefits Maximum Amount selected in the Application.

**Benefits are payable in addition to the Accident Medical Expense Benefit.**

TABLE OF LOSSES	% OF MAXIMUM BENEFIT AMOUNT
Coma.....	100%
Brain Death .....	100%
Paralysis of: Two or more Upper and/or Lower Limbs .....	100%
One Lower Limb or One Upper Limb .....	50%

A lump sum payment equal to 20% of the Maximum Benefit Amount will be paid after 6 months (for Brain Death immediately upon diagnosis), thereafter a monthly benefit will be paid for up to 10 years.

### 3. Accidental Death and Dismemberment, Loss of Sight, Speech and Hearing Benefits

If injury to the Insured shall result, within 365 days from the date of the Covered Accident, in any one of the losses specified below, the Company will pay the Benefit indicated. The following benefits are paid in addition to the Accident Medical Expense Benefit. If more than one of such specified losses shall result from the same covered Accident, only one amount, the largest, shall be paid.

	% OF PRINCIPAL SUM
Loss of life .....	100%
Loss of one hand, one foot, sight in one eye, speech or hearing .....	40%
Loss of both hands, both feet, sight in both eyes, speech or hearing ....	200%
Loss of thumb and index finger of the same hand.....	20%
Heart or circulatory malfunction death benefit .....	100%**

OPTION I: AD & D Principal Sum is \$25,000
OPTION II: AD & D Principal Sum is \$50,000

**\*\*Payable for Loss of Life due to Heart, Circulatory or Pulmonary Malfunction that occurs within 365 days of participation in a covered activity that is causally connected to such Malfunction.**

"Member" means Loss of Hand or Foot, Loss of Sight, Loss of Speech, and Loss of Hearing. "Loss of Hand or Foot" means complete Severance through or above the wrist or ankle joint. "Loss of Sight" means the total, permanent Loss of Sight of one eye. "Loss of Speech" means total and permanent loss of audible communication that is irrecoverable by natural, surgical or artificial means. "Loss of Hearing" means total and permanent Loss of Hearing in both ears that is irrecoverable and cannot be corrected by any means. "Loss of a Thumb and Index Finger of the Same Hand" or "Loss of Four Fingers of the Same Hand" means complete Severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand). "Severance" means the complete separation and dismemberment of the part from the body.

### 4. Crisis Management Benefit

If a student is killed as a result of criminal violence while participating in a Covered Activity sponsored and supervised by the School or school district, we will reimburse expenses incurred for counseling of an Insured up to \$100/session up to 10 sessions. This benefit will not be paid if the Insured produces a gun or knife during the incident or participates in the criminal violence.

### 5. Seatbelt and Airbag Benefit

If the Insured dies directly and independently of all other causes from a Covered Accident while wearing a seatbelt and operating or riding as a passenger in an Automobile, the Company will pay a benefit of either \$3,000 or \$5,000 as elected.

## EXCLUSIONS

1. Intentionally self-inflicted Injury, suicide or attempted suicide; commission of, or attempt to commit a felony; an assault or other criminal activity.
2. Any Injury that is caused by: (a) Flight in, boarding or alighting from an Aircraft, except as a fare-paying passenger on a regularly scheduled commercial airline; (b) Parachuting, skydiving, parasailing, hang-gliding; (c) Travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle; (d) An accident if the Insured is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, except while participating in Driver's Education Program.
3. War or any act of war, whether declared or not.
4. Commission of, or active participation in, a riot or insurrection.
5. Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
6. Treatment by persons employed or retained by a Policyholder, or by any Immediate Family or member of the Insured's household.
7. Injury covered by Workers' Compensation Employers' Liability or similar occupational laws.
8. Expenses payable by any automobile insurance policy without regard to fault.
9. Covered medical expenses for which the Insured would not be responsible for in the absence of the Policy.
10. Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury.
11. Eyeglasses, contact lenses, hearing aids, repair or replacement of them, examinations or prescriptions for them, except for an Injury to the eye or ear while coverage is in effect.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including but not limited to, the payment of claims.

### SCOPE OF COVERAGE - Full Excess Benefits

We pay Covered Expenses: after the Insured satisfies any Deductible; and only when they are in excess of amounts paid by any other Health Care Plan. We pay benefits without regard to any Coordination of Benefits provisions in any other Health Care Plan.

### Facility of Payment

Whenever payments that should have been made under the Policy are made by any other policy, the Company reserves the right, at their sole discretion, to pay over to any plan making such other payments, any amounts the Company determines are warranted in order to satisfy the intent of this provision. The amounts paid are considered benefits paid under the Policy and, to the extent of such payments, the Company shall be fully discharged from liability under the Policy. In no event will the Company pay more than the benefits payable under the Policy for all policies providing the same or similar benefits issued to the Policyholder and underwritten by the Company.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at <http://www.chubb.com>. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. The terms and conditions of coverage are set forth in the policies issued in the states in which the policy is delivered under form number AH-29539a. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

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