

**AXIS INSURANCE COMPANY**  
**(A Stock Company)**  
(Herein called the Company)

Administrative Office:  
1 University Square Drive, Suite 200  
Princeton, NJ 08540

Home Office:  
111 South Wacker Drive, Suite 3500  
Chicago, IL 60606

**BLANKET ACCIDENT POLICY/CERTIFICATE  
AMENDMENT**

POLICY AMENDMENT NO 13

POLICY RENEWAL

POLICYHOLDER: The State of Florida, Eligible Users, c/o the      POLICY NUMBER: CAMP-50789-877  
Department of Management Services,  
Division of Purchasing

SUBSCRIBER: As Per the Participating Organization Application

POLICY EFFECTIVE DATE: March 15, 2014

POLICY ANNIVERSARY DATE: March 15

STATE OF ISSUE: Florida

This Amendment is attached to and made part of the Policy effective **March 15, 2017** at 12:01 AM, Standard Time. Any changes in coverage apply only with respect to covered losses that occur on or after that date. Any changes in premium apply as of the first premium due date on or after the effective date of this Amendment.

It is hereby understood and agreed the Policy is renewed for a period of 2 years, commencing on **March 15, 2017** and ending **March 14, 2019**.

It is also agreed and understood that FAMU will not be participating in this program.

**Renewal Premium: Expiring rates as listed in the policy, subject to quarterly audits.**

This Amendment expires concurrently with the Policy and is subject to all of the provisions, limitations and conditions of the Policy except as they are specifically modified by this Amendment.

The President and Secretary of AXIS Insurance Company witness this Amendment:



Secretary



President

**AXIS INSURANCE COMPANY**  
**(A Stock Company)**  
(Herein called the Company)

Administrative Office:  
1 University Square Drive, Suite 200  
Princeton, NJ 08540

Home Office:  
303 W. Madison Street, Suite 500  
Chicago, IL 60606

**BLANKET ACCIDENT POLICY/CERTIFICATE  
AMENDMENT**

POLICY AMENDMENT NO 04

POLICY RENEWAL

POLICYHOLDER: The State of Florida, Eligible Users, c/o the      POLICY NUMBER: CAMP-50789-877  
Department of Management Services,  
Division of Purchasing

SUBSCRIBER: As Per the Participating Organization Application

POLICY EFFECTIVE DATE: March 15, 2014

POLICY ANNIVERSARY DATE: March 15

STATE OF ISSUE: Florida

This Amendment is attached to and made part of the Policy effective **March 15, 2015** at 12:01 AM, Standard Time. Any changes in coverage apply only with respect to covered losses that occur on or after that date. Any changes in premium apply as of the first premium due date on or after the effective date of this Amendment.

It is hereby understood and agreed the Policy is renewed for a period of 2 years, commencing on **March 15, 2015** and ending **March 14, 2017**.

**Renewal Premium: Expiring rates as listed in the policy, subject to quarterly audits.**

This Amendment expires concurrently with the Policy and is subject to all of the provisions, limitations and conditions of the Policy except as they are specifically modified by this Amendment.

The President and Secretary of AXIS Insurance Company witness this Amendment:



Secretary



President

# BLANKET ACCIDENT POLICY/CERTIFICATE

Underwritten by:  
AXIS INSURANCE COMPANY  
(A Stock Company)  
(Herein called the Company)

Administrative Office:  
1 University Square Drive, Suite 200  
Princeton, NJ 08540

Home Office:  
303 W. Madison Street, Suite 500  
Chicago, IL 60606

POLICYHOLDER: The State of Florida, Eligible Users, c/o the  
Department of Management Services,  
Division of Purchasing

POLICY NUMBER: CAMP-50789-877

SUBSCRIBER: As Per the Participating Organization Application

POLICY EFFECTIVE DATE: March 15, 2014

POLICY ANNIVERSARY DATE: March 15

POLICY TERM: March 15, 2014 through March 14, 2015

STATE OF ISSUE: Florida

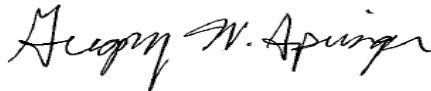
The Policy is a legal contract between the Policyholder and the Company.

This Policy describes the terms and conditions of insurance. This Policy/Certificate goes into effect subject to its applicable terms and conditions at 12:01 A.M. on the Policy Effective Date shown above at the Policyholder's address. It will remain in effect for the duration of the Policy Term shown above if the premium is paid according to the agreed terms. This Policy/Certificate terminates at 12:00 A.M., on the day following the last day of the Policy Term unless the Policyholder and the Company agree to continue coverage under this Policy/Certificate for an additional Policy Term. The laws of the State of Issue shown above govern this Policy/Certificate.

The Company and the Policyholder agree to all the terms of this Policy/Certificate.



Secretary



President

**THIS IS A LIMITED POLICY  
IT PAYS BENEFITS FOR SPECIFIC LOSSES FROM ACCIDENT ONLY  
IT PAYS LIMITED BENEFITS FOR EMERGENCY SICKNESS  
THIS POLICY MAY CONTAIN A DEDUCTIBLE  
PLEASE READ IT CAREFULLY  
NON-PARTICIPATING**

For inquiries, information about coverage or for assistance in resolving complaints: Please dial the Florida  
Consumer Helpline at: 1-877-MY-FL-CFO (1-877-693-5236)  
TDD line: 1-800-640-0886  
Out of State: (850) 413-3089

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## **SCHEDULE OF BENEFITS**

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This Policy is intended to be read in its entirety. In order to understand all the conditions, exclusions and limitations applicable to its benefits, PLEASE READ ALL THE POLICY PROVISIONS CAREFULLY.

The *Schedule of Benefits* provides a brief outline of the coverage and benefits provided by this Policy. Please read the Conditions of Coverage and Description of Benefits sections for full details.

**Eligible Persons:** An Eligible Person is an individual who meets all of the requirements of one of the covered classes shown below:

	<b>Principal Sum</b>
<b>Class 1</b> All Participants and Volunteer Members attending a camp or school administered by State Agencies and Other Eligible Users in the State of Florida. Coverage for participating organizations is effective as per the Effective Date and Expiration Date shown on the Participating Organization Application. No new participants will be accepted after the end of the Policy Term shown on the face page of this Policy.	\$15,000

## CONDITIONS OF COVERAGE

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The benefits provided by this Policy will be paid, subject to applicable conditions, limitations and exclusions, under the following coverages:

### Class 1

#### **SUPERVISED AND SPONSORED ACTIVITIES COVERAGE**

<b>Covered Activities:</b>	All enrolled day and overnight camp participants of the Subscriber while participating in sponsored and supervised activities
<b>Covered Travel</b>	<b>Included</b>

Sports Camps include those camps with the following Sponsored Activities:

Archery, Badminton, Baseball, Basketball, Boating, Bowling, Boxing, Canoeing, Cave Exploration, Cheeleading, Climbing, Dance, Diving, Dodge Ball, Fencing, Field Hockey, Fishing, Flag Football, Football, Go Karts, Golf, Gymnastics, Handball, Hiking, Hockey, Hunting, In-Line Skating, Kayaking, Kickboxing, Lacrosse, Martial Arts, Polo, Rifle, Rodeo, Roller Derby, Ropes Courses, Rowing, Rugby, Skateboard, Skiing, Snorkeling, Snow Boarding, Soccer, Softball, Swimming, T-Ball, Tennis, Touch Football, Tough Man, Track, Tractor Pulls, Volleyball, Weightlifting, Wrestling as well as a sponsored/supervised recess period that includes any athletic activity using sports equipment.

Non-Sports Camps include those camps that do not offer any of the above Sponsored Activities.

## BENEFITS

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### Aggregate Limit of Indemnity

<b>Applies to:</b>	<b>Benefit Amount</b>
Accidental Death and Dismemberment	\$1,000,000

Not more than the Aggregate Limit of Indemnity specified above will be paid for all Covered Losses, Covered Accidents and Covered Injuries suffered by all Insured Persons as the result of any one Covered Accident that occurs under one of the Conditions of Coverage, as specified above. This Aggregate Limit of Indemnity is payable only once, should more than one Condition of Coverage apply, We will pay the greater amount. If this amount does not allow all Insured Persons to be paid the amounts this Policy otherwise provides, the amount paid will be the proportion of the Insured Person's loss to the total of all losses, multiplied by the Aggregate Limit of Indemnity.

### ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

Covered Loss must occur within 365 days of the Covered Accident

<b>Covered Loss</b>	<b>Benefit Amount</b>
Loss of Life	100% of the Principal Sum
Loss of Two or More Hands or Feet	100% of the Principal Sum
Loss of Sight of Both Eyes	100% of the Principal Sum
Loss of Speech and Hearing (in Both Ears)	100% of the Principal Sum
Loss of One Hand or Foot and Sight in One Eye	100% of the Principal Sum
Loss of One Hand or Foot	50% of the Principal Sum
Loss of Sight in One Eye	50% of the Principal Sum
Loss of Speech	50% of the Principal Sum
Loss of Hearing (in Both Ears)	50% of the Principal Sum
Loss of Thumb and Index Finger of the same Hand	25% of the Principal Sum
Loss of all Four Fingers of the Same Hand	25% of the Principal Sum
Loss of all Toes of the Same Foot	25% of the Principal Sum
<b>Exposure and Disappearance</b>	<b>Included</b>

**ACCIDENT MEDICAL AND EMERGENCY SICKNESS BENEFIT**

**Scope of Coverage Applicable to Accident Medical And Emergency Sickness Benefits**

Any benefit limits and benefit percentages apply, unless otherwise specified, on a per Insured Person – per Covered Loss basis. Any applicable Deductibles must be satisfied within the time periods specified before benefits are payable.

Primary Medical Expense (Options 1 & 3)	
Full Excess Medical Expense (Options 2 & 4)	
Other Health Care Plan Reduction	0%
Total Maximum for all Accident Medical Benefits	\$25,000

Benefit Limit for Emergency Sickness (Options 3 & 4)	\$2,500
First Covered Expenses must be incurred within	90 days after the Covered Accident
Benefit Period	52 weeks from the date of the Covered Accident
Deductible	\$0
Deductible applies to	each Covered Accident

**Covered Expenses**

**Benefit Percentage and Other Limits**

Determination of the amount of each Covered Expense, and where applicable, each Usual and Customary Charge, will be made solely by the Company.

**Inpatient Hospital Services**

Room and Board Expenses	
Intensive Care Unit	100% of Usual and Customary Charges
Private/Semi-Private Room	100% of Usual and Customary Charges
Personal Services and Supplies	100% of Usual and Customary Charges
Inpatient X-ray, CT scan, MRI, Laboratory Tests	100% of Usual and Customary Charges

**Miscellaneous Expenses**

In-Hospital Physiotherapy	100% of Usual and Customary Charges
Nurse Services	100% of Usual and Customary Charges
Orthopedic Appliances	100% of Usual and Customary Charges
Pre-Admission Tests	100% of Usual and Customary Charges

**Ambulatory Medical Center**

100% of Usual and Customary Charges

**Emergency Room Treatment**

100% of Usual and Customary Charges

**Physician Services**

Surgery	100% of Usual and Customary Charges
Assistant Surgeon	100% of Usual and Customary Charges
Physician Assistant	100% of Usual and Customary Charges
Use of Physician’s Surgical Facilities	100% of Usual and Customary Charges
Second Opinion or Consultation	100% of Usual and Customary Charges
Anesthesia and its Administration	100% of Usual and Customary Charges
In-Hospital Visits	100% of Usual and Customary Charges
Office Visits	100% of Usual and Customary Charges

**Outpatient X-ray, CT Scan, MRI and Laboratory Tests**

100% of Usual and Customary Charges



**Outpatient Physiotherapy**  
(includes acupuncture; microthermy;  
manipulation; diathermy; massage therapy; heat  
treatment; and ultrasonic treatment)

100% of Usual and Customary Charges

**Outpatient Nursing Services**

100% of Usual and Customary Charges

**Ambulance Services (Air and Ground)**

100% of Usual and Customary Charges

**Medical Equipment Rental  
(Includes Orthopedic devices)**

100% of Usual and Customary Charges

**Medical Services and Supplies**

100% of Usual and Customary Charges

**Dental Services**

100% of Usual and Customary Charges, up to a  
maximum of \$1,000

**Prescription Drugs**

100% of Usual and Customary Charges

**MEDICAL EVACUATION BENEFIT**

Benefit Amount

100% of Usual and Customary Charges

**REPATRIATION BENEFIT**

Benefit Amount

100% of Usual and Customary Charges

## **PREMIUM RATE TABLE**

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It is hereby agreed and understood that the premium amounts, and the manner in which premiums are due and payable, are as follows:

Option 1 - If selected on the Participating Organization Application  
Per Person per Day/Night Rate (Non-Sports): \$0.14  
Per Person per Day/Night Rate (Sports): \$0.27  
Rate Per Student at Year Round School: \$0.014/per day/\$5.11 annually

Option 2 - If selected on the Participating Organization Application  
Per Person per Day/Night Rate (Non-Sports): \$0.10  
Per Person per Day/Night Rate (Sports): \$0.18  
Rate Per Student at Year Round School: \$0.013/per day/\$4.75 annually

Option 3 - If selected on the Participating Organization Application  
Per Person per Day/Night Rate (Non-Sports): \$0.35  
Per Person per Day/Night Rate (Sports): \$0.61  
Rate Per Student at Year Round School: \$0.022/per day/\$8.03 annually

Option 4 - If selected on the Participating Organization Application  
Per Person per Day/Night Rate (Non-Sports): \$0.21  
Per Person per Day/Night Rate (Sports): \$0.36  
Rate Per Student at Year Round School: \$0.019/per day/\$6.94 annually

The initial premium rate guarantee and any premium rate guarantee applicable to renewal are subject to the Cancellation and Premium Rate Change sections of the Administrative Provisions of this Policy.

Mode of Premium Payment    Annually

Premium Due Date            Subscriber Effective Date

Initial Premium                As per the Participating Organization Application

## GENERAL DEFINITIONS

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Please note that certain words used in this Policy have specific meanings. The words defined below and capitalized within the text of this Policy have the meanings set forth below.

<b>Accident or Accidental</b>	means a sudden, unexpected, specific and abrupt event that occurs by chance at an identifiable time and place while the Insured Person is covered under this Policy.
<b>Aircraft</b>	means a vehicle which: <ol style="list-style-type: none"><li>1. has a valid Airworthiness Certificate; and</li><li>2. is being flown by a pilot with a valid license to operate the Aircraft.</li></ol>
<b>Airworthiness Certificate</b>	means a "Standard" Airworthiness Certificate issued by the Federal Aviation Agency of the United States of America or its equivalent issued by the governmental authority having jurisdiction over civil aviation in the country of registry.
<b>Calendar Year</b>	means January 1 <sup>st</sup> through December 31 <sup>st</sup> of any year.
<b>Common Carrier or Public Conveyance</b>	means: <ol style="list-style-type: none"><li>1. a Conveyance, including Aircraft, licensed for hire to carry fare-paying passengers; or</li><li>2. a transport Aircraft operated by the Air Mobility Command of the United States of America or similar air transport service of another country.</li></ol>
<b>Conveyance</b>	means a motorized craft, vehicle or mode of transportation licensed or registered by a governmental authority.
<b>Covered Accident</b>	means an Accident that results in a Covered Loss during the Policy Term.
<b>Covered Activity or Covered Activities</b>	means any activity that is shown in the <i>Schedule of Benefits</i> and: <ol style="list-style-type: none"><li>1. takes place under one of the Conditions of Coverage specified in the <i>Schedule of Benefits</i>; and</li><li>2. is sponsored, organized, scheduled or otherwise provided by the Subscriber.</li></ol>
<b>Covered Expenses</b>	means expenses actually incurred by or on behalf of an Insured Person for treatment, services and supplies covered by this Policy. A Covered Expense is deemed to be incurred on the date treatment, service or supply that gave rise to the expense or the charge, was rendered or obtained.
<b>Covered Injury</b>	means Accidental bodily injury: (1) which is sustained by an Insured Person as a direct result of an unintended, unanticipated Covered Accident that is external to the body and that occurs while the injured person's coverage under the Policy is in force; (2) which results directly and independently from all other causes from a Covered Accident; and (3) which occurs while such person is participating in a Covered Activity. The Covered Injury must be caused through Accidental means. All injuries sustained by an Insured Person in any one Covered Accident, including related conditions and recurrent symptoms of these injuries, are considered a single injury.
<b>Covered Loss</b>	means a loss which meets the requisites of one or more benefits, and results from a Covered Accident, Covered Injury or Covered Activity.
<b>Eligible Person</b>	means an individual as defined in the <i>Schedule of Benefits</i> .

<b>He, His, Him</b>	refers to any individual, male or female.
<b>Hospital</b>	<p>means an institution that meets all of the following:</p> <ol style="list-style-type: none"> <li>1. it is licensed as a Hospital pursuant to applicable law;</li> <li>2. it is primarily and continuously engaged in providing medical care and treatment to sick and injured persons;</li> <li>3. it is managed under the supervision of a staff of medical doctors;</li> <li>4. it provides 24-hour nursing services by or under the supervision of a graduate registered Nurse (R.N.);</li> <li>5. it has medical, diagnostic and treatment facilities, with major surgical facilities on its premises, or available on a prearranged basis; and</li> <li>6. it charges for its services.</li> </ol> <p>The term Hospital does not include a clinic, facility, or unit of a Hospital for:</p> <ol style="list-style-type: none"> <li>1. rehabilitation, convalescent, custodial, educational or nursing care;</li> <li>2. the aged, drug addicts or alcoholics; or</li> <li>3. a Veteran's Administration Hospital or Federal Government Hospital unless the Insured Person incurs an expense.</li> </ol>
<b>Hospital Confined, Hospital Stay or Confined to a Hospital</b>	means a stay of 24 or more consecutive hours as a registered resident bed-patient in a Hospital. Separate Hospital Stays due to the same Covered Accident or Emergency Sickness will be treated as one Hospital Stay unless separated by at least 30 days.
<b>Immediate Family Member</b>	means a person who is related to the Insured Person in any of the following ways: Spouse, domestic partner, brother-in-law, sister-in-law, daughter-in-law, son-in-law, mother-in-law, father-in-law, parent (includes stepparent), brother or sister (includes stepbrother or stepsister), or child (includes legally adopted or stepchild).
<b>Inpatient</b>	means confined overnight as a registered bed patient in a Hospital or other medical facility where at least one day's room and board is charged. The confinement must be on the advice of a Physician.
<b>Insured Person</b>	means an Eligible Person, as defined in the <i>Schedule of Benefits</i> , for whom required premium has been paid when due and for whom coverage under this Policy remains in force.
<b>Medically Necessary</b>	means medical services that: (1) are essential for diagnosis, treatment or care of the Covered Injury or Emergency Sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) are ordered by a Physician and performed under His care, supervision or order.
<b>Nurse</b>	<p>means a licensed graduate Registered Nurse (R.N.) or a Licensed Practical Nurse (L.P.N.) who is not:</p> <ol style="list-style-type: none"> <li>1. the Insured Person;</li> <li>2. an Immediate Family Member of either the Insured Person or the Insured Person's Spouse;</li> <li>3. a person living in the Insured Person's household; or</li> <li>4. a person employed or retained by the Subscriber.</li> </ol>
<b>Outpatient</b>	means an Insured Person who is a patient and is not hospitalized overnight but who visits a Hospital, clinic, or associated facility for diagnosis or treatment.

<b>Physician</b>	means a licensed health care provider practicing within the scope of his license and rendering care and treatment to the Insured Person that is appropriate for the condition and locality, and who is not: <ol style="list-style-type: none"> <li>1. the Insured Person;</li> <li>2. an Immediate Family Member of either the Insured Person or the Insured Person's Spouse;</li> <li>3. a person living in the Insured Person's household;</li> <li>4. a person employed or retained by the Subscriber; or</li> <li>5. a person providing homeopathic, aroma-therapeutic, or herbal therapeutic services.</li> </ol>
<b>Policyholder</b>	means the entity, named on this Policy's face page, to which the Company issues this Policy.
<b>Policy Term</b>	means the time period defined for the Subscriber shown on this Policy's face page.
<b>Private Passenger Automobile</b>	means a validly registered, four wheel private passenger car, including Subscriber-owned cars, campers, motor homes, station wagons, sport utility vehicles, pick-up trucks and van-type cars that are not licensed commercially or being used for commercial purposes. Any vehicle being used as a taxi cab, bus or other Public Conveyance will not be considered a Private Passenger Automobile.
<b>Scheduled Airlines or Aircraft</b>	means any carrier holding a certificate, license or similar authorization for civilian scheduled air transport issued by the country of the Aircraft's registry, and which, in accordance with that authorization flies, maintains and publishes schedules and tariffs for regular passenger service between named cities at regular and specified times, but only if the Aircraft is then used for any regular or chartered flight operated by such carrier.
<b>Spouse</b>	means the Insured Person's lawful spouse.
<b>Subscriber</b>	means any participating organization that subscribes to the insurance plan provided by this Policy.
<b>Usual and Customary Charge</b>	means the average amount charged by most providers for treatment, service or supplies in the geographic area where the treatment, service or supply is provided.
<b>We, Us, Our</b>	means AXIS Insurance Company.

## **ELIGIBILITY, EFFECTIVE DATE AND TERMINATION PROVISIONS**

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<b>Eligibility</b>	A person is eligible for insurance under this Policy when He meets the definition of Eligible Person shown in the <i>Schedule of Benefits</i> . An Eligible Person may be insured under only one covered class, even though He may be eligible under more than one covered class.
<b>Policy Effective Date</b>	The Company agrees to provide Accident insurance benefits described in this Policy in consideration of the Policyholder's application and payment of the Premium when due. Insurance begins on the Policy Effective Date shown on this Policy's first page.
<b>Effective Date of Changes</b>	Any increase or decrease in the amount of insurance for the Insured Person resulting from a change in benefits provided by this Policy or a change in the Insured Person's covered class will take effect on the date of such changes.
<b>Subscriber Effective Date</b>	Insurance becomes effective for each Subscriber in consideration of the Subscriber's application, Subscription Agreement and payment of the Premium when due. Insurance for the Subscriber becomes effective on the Effective Date of Subscriber Participation.
<b>Termination of Insurance</b>	<p>Insurance for the Insured Person will end on the earliest of:</p> <ol style="list-style-type: none"><li>1. the date the person is no longer in an Eligible Class;</li><li>2. the end of the period for which the last premium is made; or</li><li>3. the date the Subscriber with which the Insured Person is affiliated ceases to be a Subscriber under this Policy.</li></ol> <p>Termination does not affect a claim for a Covered Loss due to a Covered Accident or Emergency Sickness that occurs before the termination date. However, in no instance will benefits extend beyond the earliest of:</p> <ol style="list-style-type: none"><li>1. the end of the Benefit Period; and</li><li>2. the date benefits equal to any applicable benefit limit or maximums, as shown in the <i>Schedule of Benefits</i>, have been paid.</li></ol>

## COMMON EXCLUSIONS

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In addition to any benefit or coverage specific exclusion, benefits will not be paid for any loss which directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically provided for by name in the Description of Benefits Section or Conditions of Coverage Section:

1. intentionally self-inflicted injury, suicide, or any attempt while sane or insane;
2. commission or attempt to commit a felony or an assault;
3. commission of or active participation in a riot or insurrection;
4. declared or undeclared war or act of war or any act of declared or undeclared war unless specifically provided by this Policy;
5. flight in, boarding or alighting from an Aircraft, except as a passenger on a regularly scheduled commercial airline;
6. travel in any Aircraft owned, leased operated or controlled by the Subscriber, or any of its subsidiaries or affiliates. An Aircraft will be deemed to be "controlled" by the Subscriber if the Aircraft may be used as the Subscriber wishes for more than 10 straight days, or more than 15 days in any year;
7. sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or surgical treatment thereof, (including exposure, whether or not Accidental, to viral, bacterial or chemical agents) whether the loss results directly or non directly from the treatment except for any bacterial infection resulting from an Accidental external cut or wound or Accidental ingestion of contaminated food;
8. voluntary ingestion of any narcotic, drug, poison, gas or fumes, unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage;
9. injuries compensable under Workers' Compensation law or any similar law;
10. operating any type of vehicle or Conveyance while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the Insured Person has been provided a written warning against operating a vehicle or Conveyance while taking it. Under the influence of alcohol, for purposes of this exclusion, means intoxicated, as defined by the motor vehicle laws of the state in which the Covered Loss occurred;
11. the Insured Person's intoxication. The Insured Person is conclusively deemed to be intoxicated if the level in His blood exceeds the amount at which a person is presumed, under the law of the locale in which the accident occurred, to be under the influence of alcohol if operating a motor vehicle, regardless of whether He is in fact operating a motor vehicle, when the injury occurs. An autopsy report from a licensed medical examiner, law enforcement officer's report, or similar items will be considered proof of the Insured Person's intoxication;
12. an Accident if the Insured Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, unless: (a) the Insured Person holds a valid learners permit and (b) the Insured Person is receiving instruction from a driver's education instructor;
13. aggravation, during a Covered Activity, of an injury the Insured Person suffered before participating in that Covered Activity unless the Company receives a written medical release from the Insured Person's Physician;
14. a cardiovascular, event or stroke resulting, directly and independently of all other causes, from exertion, as verified by a Physician, while the Insured Person participates in a Covered Activity;
15. medical or surgical treatment, diagnostic procedure, administration of anesthesia, or medical mishap or negligence, including malpractice unless it occurs during treatment of a Covered Injury; or
16. benefits will not be paid for services or treatment rendered by any person who is:
  - a. employed or retained by the Subscriber;
  - b. living in the Insured Person's household;
  - c. an Immediate Family Member, including domestic partner, of either the Insured Person or the Insured Person's Spouse; or
  - d. the Insured Person.

## CLAIM PROVISIONS

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### Beneficiary

If more than one person is named as beneficiary, the interests of each will be equal unless the Insured Person has specified otherwise. The share of any beneficiary who does not survive the Insured Person will pass equally to any surviving beneficiaries unless otherwise specified.

If there is no named beneficiary or surviving beneficiary, or if the Insured Person dies while benefits are payable to Him, the Company may make direct payment to the first surviving class of the following classes of persons:

1. Spouse;
2. child or children;
3. parents;
4. siblings; or
5. estate of the Insured Person.

### Claim Forms

The Company or its designated authorized agent will send claim forms to the claimant upon receipt of a written notice of claim. If such forms are not sent within 15 days after the Company received notice of claim, the claimant will be deemed to have met the proof of loss requirements upon submitting, within the time fixed in the Policy for filing proof of loss, written proof covering the occurrence, the character and the extent of the loss for which the claim is made. The notice should include the Insured Person's name, the Subscriber's name and the Policy Number. Any forms that may be required to be provided under this subsection may be provided in electronic or paper form.

### Notice of Claim

Written notice of claim must be given to the Company or its designated authorized agent within 30 days after the occurrence or commencement of the Insured Person's Covered Loss or Emergency Sickness, or as soon thereafter as reasonably possible. Notice given by or on behalf of the claimant to the Company or its designated authorized agent, with information sufficient to identify the Insured Person, is deemed notice to the Company. Any notices that may be required to be provided under this subsection may be provided in electronic or paper form.

### Payment of Claims

All benefits will be paid in United States currency. Upon receipt of due written proof of death, payment for loss of life of an Insured Person will be made to the Insured Person's beneficiary as described in the Beneficiary Provision and these Claim Provisions.

Upon receipt of due written proof of loss, payments for all losses, except loss of life, will be made to (or on behalf of, if applicable) the Insured Person suffering the loss. If an Insured Person dies before all payments due have been made, the amount still payable will be paid to His beneficiary as described in the Beneficiary Provision.

If any payee is a minor or is not competent to give a valid release for the payment, the payment will be made to a parent, guardian, or other person actually supporting Him. If the payee has no legal guardian for His property, a payment not exceeding \$1,000 may be made, at the Company's option, to any relative by blood or connection by marriage of the payee, who, in the Company's opinion, has assumed the custody and support of the minor or responsibility for the incompetent person's affairs.

Any payment the Company makes in good faith fully discharges liability to the extent of the payment made.



<b>Time of Payment of Claims</b>	Benefits payable under the Policy for any loss other than loss for which the Policy provides any periodic payment will be paid immediately upon receipt of due written proof of the loss. Subject to the Company's receipt of due written proof of loss, all accrued benefits for loss for which the Policy provides periodic payment will be paid at the expiration of each month during the continuance of the period for which the Company is liable and any balance remaining unpaid upon termination of liability will be paid immediately upon receipt of such proof.
<b>Conditional Claim Payment</b>	<p>If the Insured Person incurs expenses for Covered Injuries or Emergency Sickness and in Our opinion a third party may be liable, the Company will pay benefits if the Insured Person first agrees in writing to refund the lesser of:</p> <ol style="list-style-type: none"> <li>1. the amount the Company actually paid for such expenses; and</li> <li>2. the amount actually received from the third party, regardless of whether the amount is for such expenses, and the third party's liability is determined and satisfied whether by settlement, judgment, arbitration or otherwise. However, if the third party's liability is satisfied in an amount less than the benefits paid under this Policy, the Company will pay the difference.</li> </ol>
<b>Legal Actions</b>	No action at law or in equity will be brought to recover benefits under this Policy less than 60 days after satisfactory proof of loss has been furnished as required by this Policy. No such action will be brought after expiry of the applicable statute of limitations from the time proof of loss is required to be furnished under this Policy.
<b>Physical Examination And Autopsy</b>	The Company, at its own expense, has the right and opportunity to examine the Insured Person when and as often as the Company may reasonably require while a claim is pending and to make an autopsy in case of death, where it is not prohibited by law.
<b>Proof of Loss</b>	Written proof of loss must be furnished to the Company within 90 days after the date of the Covered Loss or Emergency Sickness. In the case of a claim for loss of time for disability, written proof of such loss must be furnished to the Company within 90 days after the commencement of the period for which the Company is liable. If the loss is one for which the Policy requires continuing eligibility for periodic benefit payments, subsequent written proofs of eligibility must be furnished at such intervals as may reasonably be required. Failure to furnish proof within the time required neither invalidates nor reduces any claim if it was not reasonably possible to furnish proof within such time, provided such proof is furnished as soon as reasonably possible and in no event, except in the absence of legal capacity of the claimant, later than one year from the time proof is otherwise required. Any forms that may be required to be provided under this subsection may be provided in electronic or paper form.
<b>Subrogation</b>	The Company has the right to recover all payments including future payments, which the Company has made, or will be obligated to pay in the future, to the Insured Person from anyone liable for the Covered Loss. If the Insured Person recovers from anyone liable for the Covered Loss, the Company will be reimbursed first from such recovery to the extent of the Company's payments to the Insured Person. The Insured Person agrees to assist the Company in preserving its rights against those responsible for such loss, including but not limited to, signing subrogation forms supplied by the Company.

## **ADMINISTRATIVE PROVISIONS**

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### **Cancellation**

The Company may cancel this Policy, after the first year or Policy Term or as of any Premium Due Date, by giving the Policyholder 45 days advance written or authorized electronic notice. Any premium rate guarantee will not affect the Company's right to cancel this Policy.

The Policyholder may cancel Policy coverage at any time by sending written notice to the Company at the Company's home office address. Coverage will be canceled upon receipt of notice or a date specified by the Policyholder.

If a premium is not paid when due, the Company will cancel this Policy at the end of the last period for which premium was paid, subject to the Grace Period provision. Premium Due Dates are shown in the Premium Rate Table.

Cancellation does not affect a claim for a Covered Loss when the Covered Accident or Emergency Sickness occurs before the cancellation date.

### **Grace Period**

A grace period of 31 days will be provided for the payment of any premium due after the first Premium Due Date. During the grace period, the Policy shall continue in force, unless the Subscriber has given written notice of discontinuance in advance of the Premium Due Date and in accordance with the terms of this Policy. If the required premium is not paid during the grace period, coverage will terminate on the last day of the grace period. The Subscriber will be liable for the payment of a pro rata premium for the time the Policy was in force during the grace period.

### **Premiums**

Premium rates are expressed in, and premiums are payable in, United States currency. The Company will provide notifications of premiums due or premium changes, to the most current address in Our files, to the Subscriber.

### **Premium Payment**

The total premium paid by the Subscriber is the sum of premiums for all Insured Persons. The initial premium is due on the Policy Effective Date and each succeeding premium is due on the next succeeding Premium Due Date, as shown in the Premium Rate Table, unless the Subscriber and the Company agree to another mode of premium payment. Premiums are paid at the Company's Home Office or to the Company's authorized agent.

If any premium is not paid when due, this Policy will be cancelled as of the Premium Due Date of the unpaid premium, except as provided in any applicable Grace Period section.

**Premium Rate Changes**

The Company may change premium rates at the end of any Policy Term or any premium rate guarantee period with at least 45 days advance notice to the last known address of the Subscriber. The Company will not increase premium rates more frequently than annually, unless one of the events described below occurs.

The Company may change the premium rate during a Policy Term or during any applicable premium rate guarantee period if any one of the following occurs:

1. the terms of this Policy change;
2. coverage is reinstated following failure to pay premium during the Grace Period; or
3. a change in any federal or state law or regulation is enacted, adopted or amended to the extent it affects the Company's benefit obligations under this Policy.

Any increase or decrease in rate will take effect on the date of the applicable change specified above. A pro rata adjustment will apply from the date of the change to the end of any period for which premium has been paid.

**Premium Audit**

The Company will have the right to audit books and records of the Subscriber at its place of business and during its regularly-scheduled business hours, in order to determine the accuracy of premiums paid.

**Reinstatement**

This Policy may be reinstated if it lapsed for nonpayment of premium. Requirements for reinstatement are a written application of the Subscriber satisfactory to the Company and payment of all overdue premiums. Any premium accepted in connection with a reinstatement will be applied to a period for which premium was not previously paid, but not to any period more than 60 days prior to the date of reinstatement.

## GENERAL PROVISIONS

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<b>Addition of New Insured Persons</b>	All Insured Persons added to the Classes of Eligible Persons in the <i>Schedule of Benefits</i> are eligible for insurance under this Policy.
<b>Assignment</b>	<p>The Company will be bound by an assignment of the Insured Person's insurance under this Policy only when the original assignment or a certified copy of the assignment, signed by the Insured Person and any irrevocable beneficiary, is filed with the Company. The assignee may exercise all rights and receive all benefits assigned only while the assignment remains in effect and insurance under this Policy for the Insured Person remains in force.</p> <p>This insurance may not be levied on, attached, garnished, or otherwise taken for a person's debts unless contrary to law.</p>
<b>Certificates</b>	Where required by law, the Company will provide a certificate of insurance for delivery to the Insured Person. Each certificate will set forth a statement as to the insurance coverage to which the Insured Person is entitled, to whom the insurance benefits are payable, and a statement as to any family member, Spouse or dependent's coverage. If family members or dependents are included in the coverage, the insurer need only issue one certificate to each family unit.
<b>Clerical Error</b>	A person's coverage will not be affected by error or delay in keeping records of insurance under this Policy. If such error or delay is found, the Company will adjust the premium fairly.
<b>Conformity with Statutes</b>	Any provision in this Policy that is in conflict with the requirements of any state or federal law that apply to this Policy are automatically changed to satisfy the minimum requirements of such laws.
<b>Entire Contract; Changes</b>	<p>The Policy and any attached papers make up the entire contract between the Subscriber and the Company. In the absence of fraud, all statements made by the Subscriber or any Insured Person will be considered representations and not warranties. No written statement made by an Insured Person will be used in any contest unless a copy of the statement is furnished to the Insured Person or, in the event of the death or incapacity of the Insured Person, to His beneficiary or personal representative.</p> <p>No change in this Policy will be valid until approved by one of the Company's executive officers and endorsed on or attached to this Policy. No agent has authority to change this Policy or to waive any of its provisions.</p>
<b>Examination of the Policy</b>	This Policy will be available for inspection at the Subscriber's office during regular business hours.
<b>Incontestability</b>	<p>The validity of the Policy will not be contested after it has been in force for two years from the Policy Effective Date, except for non-payment of premium, misrepresentation or fraud.</p> <p>However, the Company may contest coverage at any time based upon the Insured Person's ineligibility for coverage under the Policy or upon other provisions in the Policy.</p>

<b>Misstatement of Fact</b>	If the Subscriber has misstated any fact, all amounts payable under this Policy will be such as the premium paid would have purchased had such fact been correctly stated.
<b>Noncompliance with Policy Requirements</b>	Any express or implied waiver by the Company of any requirements of this Policy is not a continuing waiver of such requirements. Any failure by the Company to enforce any Policy provision will not be a waiver or amendment of that provision.
<b>Policy Changes</b>	No change in this Policy will be valid until approved by one of the Company's executive officers and endorsed on or attached to this Policy. The Company may agree with the Subscriber to modify a plan of benefits without the Insured Person's consent.
<b>Records</b>	The Subscriber or its authorized Administrator will maintain the records of the Insured Person's insurance under this Policy. The Company will be permitted to examine the Subscriber's records relating to the insurance under this Policy at any reasonable time. The Subscriber is acting as an agent of the Insured Person for transactions relating to this insurance. The actions of the Subscriber will not be considered the actions of the Company.
<b>Reporting Requirements</b>	<p>The Subscriber or its authorized agent must report all of the following to the Company by the Premium Due Date:</p> <ol style="list-style-type: none"> <li>1. the names of all persons insured on the Policy Effective Date;</li> <li>2. the names of all persons who are insured after the Policy Effective Date;</li> <li>3. the names of those persons whose insurance has terminated; and</li> <li>4. additional information required by the Company.</li> </ol> <p>The Company may, at the Company's sole discretion, waive reporting of any information specified above.</p>
<b>Subscriber Participation Under This Policy</b>	An organization may elect to participate under this Policy by submitting a signed Subscriber participation agreement to the Policyholder. No participation by an organization is in effect until approved by the Company.
<b>Workers' Compensation</b>	This Policy is not in lieu of and does not affect any requirements for coverage by any Workers' Compensation Act or similar law.

## **CONDITIONS OF COVERAGE**

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This Section describes the Conditions of Coverage under which benefits provided by this Policy become payable. Any benefits are payable only once, even though more than one Condition of Coverage may apply. Please read these and the Common Exclusions sections in order to understand all of the terms, conditions and limitations of coverage.

### **SUPERVISED AND SPONSORED ACTIVITIES COVERAGE**

The Company will pay the Benefit Amount shown in the *Schedule of Benefits*, subject to all applicable conditions and exclusions, when the Insured Person suffers a Covered Loss that occurs while the Insured Person is participating in or attending a Covered Activity.

The Covered Loss must take place:

1. on the premises of the Subscriber during normal hours of operation or during scheduled functions;
2. on the premises of the Subscriber during other periods if attending or participating in a Covered Activity; or
3. away from the premises of the Subscriber while attending or participating in a Covered Activity at its scheduled site.

This coverage includes, travel without delay, deviation or interruption, between home and the site of the Covered Activity.

Benefits are payable while the Insured Person is in a vehicle:

1. designated or furnished by the Subscriber, operated by properly licensed adult driver who is under the supervision or under the service of the Subscriber; and
2. Travel Time does not exceed 5 hours each way.

#### **Definitions**

For purposes of this Condition of Coverage:

**Travel Time** means the time:

1. to or from home and premises of the Covered Activity;
2. before the appointed time, and
3. after the Covered Activity.

#### **Exclusions**

Exclusions that apply to this Condition of Coverage are in the Common Exclusions Section.

## DESCRIPTION OF BENEFITS

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This Description of Benefits Section describes the Benefits provided by this Policy. Benefit amounts, benefit periods and any applicable aggregate and benefit-specific maximums are shown in the *Schedule of Benefits*. Please read these and the Common Exclusions section in order to understand all of the terms, conditions and limitations applicable to these Benefits.

### ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT

#### Covered Losses

The Company will pay the Benefit Amount for any one of the Covered Losses listed in the *Schedule of Benefits*, subject to all applicable conditions and exclusions, if the Insured Person suffers a loss as a result of a Covered Injury within the applicable time period specified in the *Schedule of Benefits*.

If the Insured Person sustains more than one Covered Loss as a result of the same Covered Accident, the Company will pay the Benefit Amount for the Covered Loss for which the largest benefit is payable.

#### Exposure and Disappearance

If by reason of an Accident occurring while an Insured Person's coverage is in force under this Policy, the Insured Person is unavoidably exposed to the elements and as a result of such exposure suffers a Covered Loss for which an Accidental Death or Accidental Dismemberment Benefit is otherwise payable under the Policy, the Covered Loss will be covered under the terms of this Policy.

If the body of an Insured Person has not been found within one year of the disappearance, forced landing, stranding, sinking or wrecking of a Conveyance in which the Insured Person was an occupant while covered under this Policy, then it will be deemed, subject to all other terms and provisions of this Policy, that the Insured Person has suffered an Accidental Death that would have been payable under the Policy.

#### Definitions

For purposes of this Benefit:

**Loss of a 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. The Loss of Sight must be irrecoverable by natural, surgical or artificial means.

**Loss of Speech** means total and permanent loss of audible communication which is irrecoverable by natural, surgical or artificial means.

**Loss of Hearing** means total and permanent loss of ability to hear any sound in both ears which is irrecoverable by natural, surgical or artificial 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).

**Loss of Toes** means complete Severance through the metatarsalphalangeal joint.

**Severance** means complete separation and dismemberment of the part from the body.

**Exclusions**

Exclusions that apply to this Benefit are in the Common Exclusions Section.

**ACCIDENT MEDICAL AND EMERGENCY SICKNESS BENEFIT**

Medically Necessary Covered Expenses and any applicable Deductibles are shown in the *Schedule of Benefits*. Medically Necessary Covered Expenses must be incurred within the Benefit Period shown in the *Schedule of Benefits*.

**Other Health Care Plan Benefits**

When any Other Health Care Plan provides benefits in the form of services rather than cash payments, the Company will consider the reasonable cash value of such service in determining whether any Deductible has been satisfied, or any amount by which any benefit provided by this Policy will be reduced.

**Primary Medical Expense**

The Company will pay the Medically Necessary Covered Expenses without regard to any Other Health Care Plan the Insured Person may have, after any applicable Deductible is satisfied.

**Full Excess Medical Expense**

The Company will pay the Medically Necessary Covered Expenses:

1. after the Insured Person satisfies any Deductible; and
2. only when they are in excess of amounts payable by any Other Health Care Plan whether or not claim has been made for benefits it provides.

The Company will pay benefits without regard to any Coordination of Benefits provision in such Other Health Care Plan.

Any Medically Necessary Covered Expenses payable under this provision will be reduced by the Other Health Care Plan Reduction Percentage shown in *Schedule of Benefits* if:

1. the Insured Person has coverage under any Other Health Care Plan;
2. the Other Health Care Plan is an HMO, PPO or similar arrangement; and
3. the Insured Person does not use the facilities or services of the HMO, PPO or similar arrangement.

Medically Necessary Covered Expenses payable will not be reduced for emergency treatment within 24 hours after a Covered Accident occurred outside the geographic service area of the HMO, PPO or similar arrangement.

**Covered Expenses**

The Company will pay the benefits shown in the *Schedule of Benefits* for Medically Necessary Covered Expenses incurred by the Insured Person, subject to all applicable conditions and exclusions, for treatment of a Covered Injury or Emergency Sickness.

Benefits will be paid:

1. when Medically Necessary Covered Expenses incurred exceed any applicable Deductible within the number of days from the date of the Covered Accident or Emergency Sickness specified in the *Schedule of Benefits*;



2. as long as the first expense has been incurred within the number of days specified in the *Schedule of Benefits*;
3. until any applicable Benefit Period shown in the *Schedule of Benefits* has expired;
4. until the total of Medically Necessary Covered Expenses paid equals any applicable Benefit Limit or Maximum Benefit shown in the *Schedule of Benefits*; and
5. until Benefits paid equal the Total Maximum for all Accident Medical and Emergency Sickness Benefits shown in the *Schedule of Benefits*.

**Inpatient Hospital Services      Room and Board Expenses**

The Company will pay for:

1. confinement in an intensive care unit for each day of such confinement; and
2. any other confinement, up to the maximum daily benefit shown in the *Schedule of Benefits* for each day of the Hospital Stay.

**Miscellaneous Expenses**

The Company will pay the Miscellaneous Expenses charged by a Hospital or ambulatory surgical center for Outpatient surgery. Miscellaneous Expenses include, but are not limited to: X-ray, laboratory, In-Hospital physiotherapy, Nurse services, orthopedic appliances, pre-admission tests and all necessary charges other than room and board, for services received during a Hospital Stay. Miscellaneous Expenses also include personal supplies and services, such as barber or beautician services and television when provided during a Hospital Stay.

**Ambulatory Medical Center**

The Company will pay Medically Necessary Covered Expenses incurred for medical or surgical treatment provided in a licensed facility providing ambulatory surgical or medical treatment that is not a Hospital or Physician's office.

**Emergency Room Treatment**

The Company will pay Medically Necessary Covered Expenses incurred for Outpatient emergency room treatment performed in a Hospital, up to the Maximum Benefit shown in the *Schedule of Benefits*. When emergency room treatment is immediately followed by admission to a Hospital, such treatment will be a Medically Necessary Hospital Covered Expense.

**Physician Services**

The Company will pay Medically Necessary Covered Expenses incurred for Physician Services listed below.

**Surgery –**

1. Medically Necessary Covered Expenses charged for performing a surgical procedure. Two or more surgical procedures through the same incision will be considered as one procedure. However, the Company will pay up to 100% of the benefit for a surgical procedure when more than one surgical procedure through different operating fields is performed during the same surgical session;
2. Medically Necessary Covered Expenses charged by an assistant surgeon assisting a Physician performing a surgical procedure;
3. Medically Necessary Covered Expenses charged for treatment of fractured and dislocated bones, operations that involve cutting or incision and/or suturing of wounds or any other surgical procedure, including aftercare, which is given in the Outpatient department of a Hospital or an ambulatory surgical center; and
4. any braces, splints or other devices required after surgery to ensure proper healing.

**Use of Physician's Surgical Facilities** – Medically Necessary Covered Expenses charged for the use of the Physician's surgical facilities.

**Second Opinion or Consultation** – Medically Necessary Covered Expenses charged by a Physician for a second surgical opinion, or consultation.

**Physician's Assistant** – Medically Necessary Covered Expenses charged by a Physician's Assistant for other than pre or post-operative care, second opinion or consultation:

1. for In-Hospital visits; and
2. for office visits.

**Anesthesia and its Administration** – Medically Necessary Covered Expenses charged by a Physician for anesthesia and its administration.

**In-Hospital or Office Visits** – Medically Necessary Covered Expenses charged by a Physician for other than pre- or post-operative care, second opinion or consultation:

1. for In-Hospital visits; and
2. for office visits.

<b>Outpatient X-ray, CT Scan, MRI and Laboratory Tests</b>	The Company will pay Medically Necessary Covered Expenses incurred for X-rays, except dental X-rays, CT Scans, MRI's, and laboratory tests.
<b>Outpatient Physiotherapy</b>	The Company will pay Medically Necessary Covered Expenses incurred for Outpatient Physiotherapy. Physiotherapy means acupuncture, microthermy, manipulation, diathermy, massage therapy, heat treatment, and ultrasonic treatment.
<b>Outpatient Nursing Services</b>	The Company will pay Medically Necessary Covered Expenses incurred for Outpatient services rendered by a Nurse.
<b>Ambulance Services</b>	The Company will pay Medically Necessary Covered Expenses incurred for ground or air ambulance service to transport the Insured Person from the place where the Covered Accident or Emergency Sickness occurred. The Company will pay Medically Necessary Covered Expenses incurred for ground or air ambulance transportation from the nearest medical facility to another appropriate medical facility, if a Physician specifies in writing that specialized care not available in the first facility to which the Insured Person was transported is necessary to treat His Covered Injuries or Emergency Sickness.
<b>Medical Equipment Rental</b>	The Company will pay Medically Necessary Covered Expenses incurred for rental or, if less, purchase of: <ol style="list-style-type: none"><li>1. a wheelchair or Hospital bed; or</li><li>2. other medical equipment that has permanent or temporary therapeutic value for the Insured Person and that can only be used by the Insured Person. Permanent or temporary therapeutic value is solely determined by the Company. Examples of items that are not covered include, but are not limited to: computers, motor vehicles and modifications thereof, ramps, installation costs, eyeglasses and hearing aids.</li></ol>
<b>Medical Services and Supplies</b>	<p>The Company will pay Medically Necessary Covered Expenses incurred for:</p> <ol style="list-style-type: none"><li>1. blood and blood transfusions, including processing and administration; and</li><li>2. cost and administration of oxygen and other gases.</li></ol> <p>The Company does not pay for storage of blood for any reason.</p>

## Dental Services

The Company will pay Medically Necessary Covered Expenses incurred for dental treatment, including X-rays, for injury to a tooth:

1. with no fillings or cavities or only fillings or cavities that do not undermine the tooth cusps;
2. for which pulpal tissues are healthy and intact; and
3. for which periodontal tissue shows little or no signs of active or chronic inflammation. For insurance review purposes, each tooth unit is evaluated under these criteria rather than a blanket rating of the whole mouth.

Medically Necessary Covered Expenses include examinations, X-rays, restorative treatment, endodontics, oral surgery and initial braces required for treatment of a Covered Injury and treatment of gingivitis resulting from trauma.

If there is more than one way to treat a dental problem, the Company will pay based on the least expensive procedure if that procedure meets commonly accepted standards of the American Dental Association.

## Prescription Drugs

The Company will pay the Medically Necessary Covered Expenses incurred for drugs that: (a) can only be obtained through a Physician's written prescription; and (b) are approved for such prescription use by the Federal Drug Administration (FDA). The Company will also pay Medically Necessary Covered Expenses incurred for drugs that meet all of the above and are prescribed by a Physician for therapeutic use not specifically approved by the FDA. The Medically Necessary Covered Expense for a prescription drug is limited to the cost of a generic drug unless: (1) substitution of a generic drug is prohibited by law; or (2) no generic drug is available; or (3) the Insured Person's Physician specifically requests that a non-generic drug be dispensed to the Insured Person.

## Definitions

For purposes of this Benefit:

**Deductible** means the amount of Medically Necessary Covered Expenses that must be paid by the Insured Person before benefits will become payable under this Policy. A separate Deductible shall apply to each Covered Accident or Emergency Sickness.

**Emergency Sickness** means an illness or disease diagnosed by a Physician which:

1. causes a severe or acute symptom that, if not provided with immediate treatment, would reasonably be expected to result in serious deterioration of the Insured Person's health or place His life in jeopardy; and
2. first manifests itself suddenly and unexpectedly while the Insured Person is covered under this Policy and is participating in a Covered Activity.

**HMO – Health Maintenance Organization** means any organized system of health care that provides health maintenance and treatment services for a fixed sum of money agreed and paid in advance to the provider of service.

**Non-Preferred Provider** means any Hospital, Physician, or other provider of health care services which is not a member of an HMO or PPO plan.

**Other Health Care Plan or Other Health Plan** means any arrangement, whether individually purchased or incident to employment or membership in an association or other group, which provides benefits or services for healthcare, dental care, disability benefits or repatriations of remains. Any Other Health Care Plan includes group, blanket, franchise, family or individual:

1. insurance policies;
2. subscriber contracts;
3. uninsured agreements or arrangements;
4. coverage provided through Health Maintenance Organizations, Preferred Providers Organizations and other prepayment, group practices and individual practice plans;
5. medical benefits provided under automobile "fault" and "no-fault" type contracts; and
6. medical benefits provided by any governmental plan or coverage or other benefit law, except:
  - a) a state sponsored Medicaid plan; or
  - b) a plan or law providing benefits only in excess of any private or nongovernmental plan.

**PPO – Preferred Provider Organization** means an organization offering health care services through designated health care providers who agree to perform these services at rates lower than Non-Preferred Providers.

## **EXCLUDED EXPENSES**

The following will not be considered Medically Necessary Covered Expenses unless coverage is specifically provided:

1. cosmetic surgery, except for reconstructive surgery needed as the result of a Covered Injury;
2. any elective or routine treatment, surgery, health treatment, or examination, including any service, treatment of supplies that: (a) are deemed by the Company to be experimental or investigational; and (b) are not recognized and generally accepted medical practice in the United States;
3. examination or prescriptions for, or purchase, repair or replacement of, eyeglasses, contact lenses, hearing aids, wheelchairs, braces, appliances, orthopedic braces, or orthotic devices;
4. treatment in any Veteran's Administration, Federal, or state facility, unless there is a legal obligation to pay;
5. services or treatment provided by persons who do not normally charge for their services, unless there is a legal obligation to pay;
6. rest cures or custodial care;
7. repair or replacement of existing dentures, partial dentures, braces or bridgework;
8. expenses payable by any automobile insurance policy without regard to fault;
9. treatment of injuries that result over a period of time (such as blisters, tennis elbow, etc.), and that are a normal, foreseeable result of participation in the Covered Activity;
10. treatment of HIV/AIDS, meaning Human Immunodeficiency Virus or Acquired Immune Deficiency Syndrome or AIDS Related Complex (ARC) regardless of the means by which it was acquired;
11. repair or replacement of existing artificial limbs, eyes and larynx;
12. treatment of Hernia of any kind. Hernia means a rupture or protrusion of an organ or part through connective tissues or through a wall of a cavity in which it is normally enclosed;
13. treatment of an injury resulting from a condition that the Insured Person knew existed on the date of a Covered Accident, unless the Company has received a written medical release from his Physician; or
14. treatment of an injury resulting from or contributed to by frostbite, fainting or seizures, or heatstroke or heat exhaustion.

In no event will the Company's total payments for the Insured Person or exceed the Total Maximum for all Accident Medical and Emergency Sickness Benefits shown in the *Schedule of Benefits*.

Other Exclusions that apply to this Benefit are in the Common Exclusions Section.

## MEDICAL EVACUATION BENEFIT

The Company will pay the Benefit Amount shown in the *Schedule of Benefits*, subject to all applicable conditions and exclusions, if the Insured Person suffers a Covered Injury or an Emergency Sickness that warrants His Emergency Evacuation while He is outside a 100 mile radius from His current place of primary residence. The Company will pay for Covered Emergency Evacuation Expenses reasonably incurred for all Emergency Evacuations from the same Covered Accident or all Emergency Sicknesses from the same or related causes.

The Physician ordering the Emergency Evacuation must certify that the severity of the Insured Person's Covered Injury or Emergency Sickness warrants His Emergency Evacuation. All transportation arrangements made for the Emergency Evacuation must be by the most direct and economical Conveyance and route possible. **AXIS's travel assistance service provider** must make all arrangements and must authorize all expenses in advance for this Benefit to be payable. However, the Company reserves the right to determine the benefit payable, including any reductions, if it was not reasonably possible to contact **AXIS's travel assistance service provider** in advance.

**Definitions** For purposes of this Benefit:

**Covered Emergency Evacuation Expense(s)** means an expense that: (1) is charged for a Medically Necessary Emergency Evacuation Service; (2) does not exceed the usual level of charges for similar transportation, treatment, services or supplies in the locality where the expense is incurred; and (3) does not include charges that would not have been made if no insurance existed; or (4) Usual and Customary Charges.

**Emergency Evacuation** means, if warranted by the severity of the Insured Person's Covered Injury or Emergency Sickness: (1) the Insured Person's immediate transportation from the place where He suffers a Covered Injury or Emergency Sickness to the nearest Hospital or other medical facility where appropriate medical treatment can be obtained; (2) the Insured Person's transportation to His current place of primary residence to obtain further medical treatment in a Hospital or other medical facility or to recover after suffering a Covered Injury or Emergency Sickness and being treated at a local Hospital or other medical facility; or (3) both (1) and (2) above. An Emergency Evacuation also includes medical treatment, medical services and medical supplies necessarily received in connection with such transportation.

**Emergency Sickness** means an illness or disease diagnosed by a Physician which:

1. causes a severe or acute symptom that, if not provided with immediate treatment, would reasonably be expected to result in serious deterioration of the Insured Person's health or place His life in jeopardy; and
2. first manifests itself suddenly and unexpectedly while the Insured Person is covered under this Policy and is participating in a Covered Activity.

**Exclusions** Exclusions that apply to this Benefit are in the Common Exclusions Section.

## REPATRIATION BENEFITS

The Company will pay the Benefit Amount shown in the *Schedule of Benefits*, subject to all applicable conditions and exclusions, if an Insured Person suffers Loss of Life due to a Covered Injury or an Emergency Sickness while outside a 100 mile radius from His current place of primary residence. The Company will pay for Covered Expenses reasonably incurred to return His body to His current place of primary residence.

Covered Expenses include, but are not limited to, expenses for: (1) embalming or cremation; (2) the most economical coffins or receptacles adequate for transportation of the remains; and (3) transportation of the remains by the most direct and economical Conveyance and route possible; or (4) Usual and Customary Charges.

**AXIS's travel assistance service provider** must make all arrangements and must authorize all expenses in advance for this Benefit to be payable. However, the Company reserves the right to determine the benefit payable, including any reductions, if it was not reasonably possible to contact **AXIS's travel assistance service provider** in advance.

**Definitions**

For the purposes of this Benefit:

**Emergency Sickness** means an illness or disease diagnosed by a Physician which:

1. causes a severe or acute symptom that, if not provided with immediate treatment, would reasonably be expected to result in serious deterioration of the Insured Person's health or place His life in jeopardy; and
2. first manifests itself suddenly and unexpectedly while the Insured Person is covered under this Policy and participating in a Covered Activity.

**Exclusions**

Exclusions that apply to this Benefit are in the Common Exclusions Section.



## HIPAA PRIVACY NOTICE

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

AXIS Insurance Company values its relationship with you. Protecting the privacy of the information we have about you is of great importance to us. We want you to understand how we protect the confidentiality of information as well as how and why we use and disclose it. We are required by law to maintain the privacy of protected health information and to provide you with notice of our legal duties and privacy practices with respect to this information. "Protected health information" includes any individually identifiable information that we obtain from you or others that relates to your physical or mental health, the health care you have received, or payment for your healthcare.

This privacy policy applies to policies underwritten by AXIS Insurance Company. This notice explains your rights. It also explains our legal duties and privacy practices. We are required by federal law to give you this notice. We reserve the right to change the terms of this notice, and should that occur, we will provide you with a copy of the new notice.

### **HOW WE MAY USE AND DISCLOSE YOUR PROTECTED HEALTH INFORMATION**

We use and disclose your Protected Health Information (PHI) for the purposes of your treatment, for payment and for health care operations. Not every use or disclosure in a category is listed. However all of the ways that we may use or disclose PHI will fall within one of these categories.

**Your Authorization:** Except as outlined below, we will not use or disclose your PHI for any purpose unless you have signed a form authorizing use or disclosure. You may take away this authorization at any time, in writing. We will then stop using your PHI for that purpose. But, if we have already used or shared your PHI based on your authorization, we cannot undo any actions we took before you told us to stop.

**For Payment:** We use and disclose PHI as necessary for payment purposes. For example, we may use your PHI to process a claim or may give information to a doctor's office to confirm your benefits.

**For Health Care Operations:** We use and disclose PHI for our health care operations such as customer service, premium rating, fraud and abuse prevention and detection, and other functions related to your health policy. For example, we may use PHI to review the quality of care and services you get. We may also use PHI to provide you with case management or care coordination services.

**For Treatment Activities:** We do not provide treatment. This is the role of a health care provider such as your doctor or a hospital. But, we may share PHI with your health care provider so that the provider may treat you.

**To Others:** You may authorize us in writing to give your PHI to someone else for any reason. Also, if you are present, and provide authorization, we may give your PHI to a family member, friend or other person. We would do this if it has to do with your current treatment or payment for your treatment. If you are unavailable, incapacitated, or facing an emergency medical situation, we may share limited PHI with a family member, friend or other person if sharing your PHI is in your best interest.

**As Allowed or Required by Law:** We may also use or disclose your PHI, as allowed by federal law, for many types of activities. PHI can be shared for health oversight activities. It can also be shared for judicial or administrative proceedings, with public health authorities, for law enforcement reasons, and to coroners, funeral directors or medical examiners (about decedents). PHI can also be shared for certain reasons with organ donation groups, for research, and to avoid a serious threat to health or safety. It can be shared for special government functions, for workers' compensation, to respond to requests from the U.S. Department of Health and Human Services and to alert proper authorities if we reasonably believe that you may be a victim of abuse, neglect, domestic violence or other crimes. PHI can also be shared for any purpose as required by law.

We may share PHI with the sponsor of the plan or use in the administration of the plan. Plan sponsors that receive PHI are required by law to have controls in place to keep it from being used for reasons that are not proper.

## **YOUR HIPAA PRIVACY RIGHTS**

### **Access to Your PHI**

You have the right to obtain a copy and inspect specific items of your PHI, such as your policy or claim information, for as long as we maintain it. We may deny your request to access certain PHI, as permitted or required by law. We may require your request for access in writing. Your request for access should contain as much detail as possible regarding the PHI you wish to review. We may charge a reasonable fee for access to your PHI.

### **Amendments to Your PHI**

You have the right to request that the PHI we maintain about you be amended or corrected if you believe it is incorrect. We are not legally obligated to make all requested amendments but will give each request appropriate consideration. Requests for amendment must be in writing and must state the reasons for the amendment request.

### **Accounting for Disclosures of Your PHI**

You have the right to request an accounting of certain disclosures made by us of your PHI. Examples of disclosures that we are required to account for include those to state insurance departments, pursuant to valid legal process, or for law enforcement purposes. Requests must be made in writing. We are not legally obligated to provide an accounting of every disclosure but will give each request appropriate consideration. The accounting will not include disclosures made prior to June 1, 2011.

### **Restrictions on Uses and Disclosures of Your PHI**

You have the right to request restrictions on certain uses and disclosures of your PHI for treatment, payment, or health care operations by notifying us of your request for a restriction in writing. We are not legally required to agree to your restriction request but will give each request appropriate consideration.

### **Confidential Communication of PHI**

You have the right to request to receive communications from us regarding your PHI by another method of contact or at an alternative address. We will accommodate reasonable requests, which must clearly state that disclosure of all or part of the information could endanger your health or safety.

**Right to a Copy of the Notice** – You have the right to a paper copy of this Notice upon request by contacting us at the telephone number or address below.

### **Potential Impact of Other Applicable Laws**

HIPAA (the federal privacy law) generally does not preempt, or override other laws that give people greater privacy protections. As a result, if any state or federal privacy law requires us to provide you with more privacy protections, then we must also follow that law in addition to HIPAA.

### **Complaints**

If you think we have not protected your privacy, you can file a complaint with us. You may also file a complaint with the Office for Civil Rights in the U.S. Department of Health and Human Services in Washington, D.C. We will not take action against you for filing a complaint.

### **Contact Information**

If you have questions or need further assistance regarding this Notice, or wish to exercise any of the abovementioned rights, you may write to us at



**Administrative Address:**

AXIS Insurance Company  
1 University Square Drive, Suite 200  
Princeton, NJ 08540  
888.870.AXIS (2947)  
General questions - please send to [USSales.AccHealth@axiscapital.com](mailto:USSales.AccHealth@axiscapital.com)

Please include your name, address, plan sponsor, and policy number in any correspondence.

Effective June 1, 2011

**OFAC NOTICE**

Payment of claims under any insurance policy issued shall only be made in full compliance with all United States economic or trade and sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").