



K - 12 INSURANCE



From the school bus and the classroom, to the drama stage and ball fields, BMI has 'Got You Covered'. The scholastic student accident marketplace was BMI's first incursion into the Special Risk insurance world several decades ago. Today, K-12 Student Accident Insurance stands as one of BMI's core product offerings, as we service Public School Districts, Charter Schools, Private and Parochial Schools, Dioceses, State Associations, Nursery Schools and Daycares. Currently, we manage the student accident insurance for over 2,000 schools and districts from coast to coast.

Schools often select compulsory plans which provide accident medical benefits for all student-related injuries during the time when school is in session, as well as extracurricular activities, interscholastic sports, field trips and travel to and from school. Other schools choose to only cover interscholastic sports or some combination of activities. Our plans can be customized to cover exactly what the school would like to insure.

Base Student & Athletic Accident Insurance

- Limits as high as \$25K, \$50K or \$1M per injury
- Standard Plan Design or Customized Plans

Catastrophic Student & Athletic Accident Insurance

- Limits as high as \$6M per Injury
- Catastrophic Cash Benefits as high as \$1M per Injury

Camps, Clinic & Special Event Coverage

- Accident Medical Insurance
- General Liability Insurance

Voluntary Student Accident Insurance

- At School or Around-the-Clock Hour Coverage
- Dental Coverage

WHY PURCHASE STUDENT ACCIDENT INSURANCE?

- Coverages for uninsured/underinsured participants, students, athletes and volunteers
- Picks up deductibles, coinsurance and co-payments in major medical plans preventing out-of-pocket expenses for a claimant
- Helps to prevent simple injuries from developing into contentious liability claims
- Can help to generate credits/premium savings on the General Liability
- Does not require negligence to be proven in order for the policy to cover
- Gives the insured organization "peace of mind" knowing that gaps in existing coverage are filled
- Simple application process means coverage can be activated quickly
- Great for Public Relations for the insured organization
- Accident policies are small in premium and typically pay for themselves in the long run

WE'VE GOT YOU COVERED