



INTERCOLLEGIATE SPORTS & STUDENT ACCIDENT INSURANCE



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

800.734.9326 | **PHLY.com**

# INTERCOLLEGIATE SPORTS & STUDENT ACCIDENT INSURANCE

**Philadelphia Insurance Companies (PHLY) Accident & Health team has years of experience underwriting Intercollegiate Sports and Student Accident insurance policies for students enrolled in colleges and universities. PHLY works closely with Institutions of Higher Education to contribute to the health and well-being of their students and athletes.**

## About PHLY

Headquartered in Bala Cynwyd, PA, we provide value-added insurance coverage and services for select industries across the United States. Policies are underwritten by Philadelphia Indemnity Insurance Company. Philadelphia Indemnity Insurance Company is rated A++, Superior, by A.M. Best and A+ by Standard & Poor's.

## Who Can be Covered

We provide Intercollegiate Sports and Student Accident insurance coverage for:

- Enrolled students and student athletes
- Student managers, student coaches and student trainers
- Guests & recruits

## Coverage Can Include

- Intercollegiate sports
- Club sports
- Intramural sports
- Guest and recruit activities
- Student coverage on a school-time or 24-hour basis

## Accident Medical Expense Insurance Benefits:

- Claimants are reimbursed for eligible medical expenses that are not payable by any other healthcare policy. If no primary healthcare policy exists, benefits are payable on a primary coverage basis
- Benefits are payable for injuries that result directly and independently of all other causes – from a Covered Accident, while coverage is in effect up to the maximum benefits stated
- Policy Benefit Period – one or two years from the date of the accident
- First eligible expense must be incurred within the time frame listed in the policy, typically within 180 days of the accident
- If a deductible is selected, benefits will be paid after the deductible is satisfied

## Covered Expense Highlights:

- Hospital bills, including room and board
- Emergency room and outpatient treatment
- Medical or surgical treatment by a licensed doctor
- Prescription drugs and medicines
- Services of a licensed or graduate nurse
- Dental care for injury to sound and natural teeth
- Ambulance expenses from the covered accident site to the hospital
- Inpatient and Outpatient physical therapy

## Accidental Death, Dismemberment, and Paralysis benefits:

Payable if the person suffers any of the losses specified below within the specified benefit period from the date of a covered accident. If the same accident causes more than one of these losses, we will pay the largest amount that applies.

- Loss of life
- Total paralysis of upper and lower limbs, both lower limbs, or upper and lower limbs on the one side of the body
- Loss of any combination of two: hands, feet, eyesight, speech, and hearing
- Loss of one hand, one foot, sight in one eye, speech, or hearing
- Loss of thumb and index finger of same hand

## Optional Benefits:

### Expanded Medical Benefit for Covered Sports Conditions

When participation in a covered sports activity results in any of the sports conditions listed below, coverage will be provided as long as participation in the activity was allowed by the treating physician: bursitis, tendonitis, sprains, repetitive motion injuries, and muscle tears.

### Heart and Circulatory

Extends coverage to include heart or circulatory conditions that first appear during or within 24 hours of a covered activity. If the condition was previously treated or diagnosed as needing treatment, this benefit will not be payable. Applies to either accident medical benefits, accidental death benefits or both.

### HMO/PPO Denial

Provides coverage when medical expenses are denied or reduced by a primary healthcare policy because treatment is received through an out-of-network provider or outside the service area and benefits are denied in full.

### Re-aggravation of Pre-existing Injuries

Allows benefits when participation in a covered sports activity results in re-aggravation of a previously treated condition, whether or not the treating physician had released the athlete for participation.

## Services We Offer

We offer a highly experienced underwriting team that listens to the needs of the college or university. We partner with an outstanding Claims Administrator with years of experience and a school focused customer service team. Claim forms and claim instructions are available in English and Spanish. Doctor and hospital charges are evaluated for discounts to help keep costs down. Claim reports are delivered in a timely, comprehensive manner. Risk Management services can be made available as part of the package of insurance products offered by Philadelphia Insurance Companies.



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## Policy Designs Available:

### Fully Insured Basic Accident Policy

A simple policy design with one upfront premium. A deductible can be included. Installment premium payment options can be made available.

### Aggregate Deductible Policy

A higher deductible with a smaller premium to begin. The college or university self-insures the deductible. Once the aggregate deductible is satisfied, the claims will be processed under a fully insured plan. The institution funds the aggregate deductible portion of the policy by remitting funds directly to the TPA.

### Catastrophic Accident Policy

The policy will consider eligible medical expenses that exceed the Accident Medical expense under the basic accident policy. Policy limits typically start at \$1,000,000 and can go up to \$5,000,000.

### Uninsured Athlete Accident Policy

This is a separate policy offered specifically for uninsured athletes. This is not health insurance. This coverage is mandatory for all uninsured athletes.

### Additional Services We Can Make Available (The cost for these services is not included in the premium and additional fees would apply)

#### Primary Healthcare Coverage Verification

NAHGA Claims Services, our Third Party Administrator, provides Primary Healthcare Policy verification services for your student athletes. This service can help to verify an athlete's primary healthcare policy coverage. Some key characteristics of the program include:

- Electronic verification of an athlete's primary health insurance policy
- Helps to moderate accident insurance claims
- Can help to verify the validity of insurance and, in some instances, deductible and other benefit information
- On average, approximately 25% of the primary health insurance do not get verified for reasons related to the name of the athlete, name of the primary healthcare policy or other roster related detail.

## Self-funded Deductible and Aggregate Deductible Claims Servicing

NAHGA claims Services has extensive experience processing claims on behalf of a college or university that is interested in self-insuring accident insurance policy deductibles of various amounts. As part of this service NAHGA can provide regular reporting to monitor claim activity and funding levels and handles invoicing directly with the university.

## Exclusions & Limitations

Exclusions and limitations vary from state to state. Please request a sample policy for a complete list of exclusions and limitations in your state.

## Next Steps

Contact your insurance broker and ask your broker for a proposal from Philadelphia Insurance Companies.

Requests should include the following:

- A copy of the sports census or student enrollment form
- Premium history and loss runs for the most recent five years
- A copy of the institution's current policy
- A list of policy changes that have occurred in the most recent four years
- A list of sports added or eliminated during the most recent four years

**Important Notice:** This information is a summary of the features of the Blanket Accident Medical Insurance (Form# PI-AH-BL-001) underwritten by Philadelphia Indemnity Insurance Company. It is not a contract. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth on your policy form. Any policy Philadelphia Indemnity Insurance Company offers to issue will be subject to the laws of the jurisdiction in which it is issued. Philadelphia Indemnity Insurance Company may (1) not be able to offer this coverage in all states and (2) elect at its sole discretion not to offer or quote any specific benefit amount or risk. Please contact Philadelphia Insurance Companies at [AH@phly.com](mailto:AH@phly.com) or 800.734.9326 to confirm product availability.



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