



CHUBB®

Participant Accident
Insurance Program

Designed for:
Early Childhood Education

Accident & Health

Life is
unpredictable.
Insurance
shouldn't be.



Chubb Accident & Health gives your school
an affordable and trusted way to protect your
students when the unexpected occurs,
putting valuable accident and medical benefits
easily in reach.

Accidents happen.

The classroom is more diversified than ever. Opportunities to learn can be found on the field, in a studio, or at the museum – and when it comes to the ways a lesson can be taught, the options are endless. But so are the possibilities of a serious accident. Partnering with Chubb, you can help protect your students and their families from the major risk of a financial impact that may result from a serious accident or injury.

Coverage Highlights

Who Will Be Covered

- All enrolled students of the Policyholder

Covered Activity

- All activities, excluding football

The Covered Activity includes travel without deviation or interruption between 1) home and school; or 2) between the site of the Covered Activity and home or school when the insured is scheduled to attend a Covered Activity.

Where Coverage Takes Place

1. on school premises during normal school hours
2. on school premises outside of normal school hours
3. location where the Covered Activity is scheduled.

Limitations of Coverage

1. The vehicle used for transport must be operated by a properly licensed driver over the age of 25 who is under the direct supervision of the school; and
2. Travel time limited to no more than four hours each way. Travel time includes the following:
 - a. to or from home or school and the Covered Activity;
 - b. before the required attendance time; and
 - c. after dismissal and after completing any extra duties assigned by the school.

Benefit Schedule

Accident Medical Expense (Paid on an excess basis)	
Maximum Benefit Amount	\$100,000
Deductible	\$0
Incurral Period	90 days
Benefit Period	52 weeks
Sublimits (Outpatient Services)	
Dental Services	100% of Reasonable & Customary Charges up to \$2,500
Maximum per tooth	\$500
Extended Dental Services	100% of Reasonable & Customary Charges up to \$2,500
Maximum per tooth	\$500
Accidental Death & Dismemberment	
Maximum Benefit Amount	\$10,000
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Maximum Benefit Amount	\$10,000

Exclusions

There are certain situations not covered in this policy. These policy exclusions include: Disease or Illness, Suicide or Intentional Injury, Incarceration, War, Service in the Armed Forces, Owned Aircraft, Leased Aircraft or Operated Aircraft, Aircraft Pilot or Crew, Specialized Aviation, Intoxication, Narcotic, or Trade Sanctions

*Please reference the Policy contract issued for complete information on exclusions.

Exposure

If an accident resulting from an insured Hazard causes an insured person to be unavoidably exposed to the elements and as a result of such exposure, an insured person has a Loss, then such Loss will be insured under this policy.

About Chubb Accident & Health

For more than fifty years, Chubb Accident & Health has been committed to responding to the special needs of our customers with insurance solutions that provide greater stability in an ever-changing accident and health marketplace.

Through our products and services, we have demonstrated an exceptional ability for flexible, fast and creative collaboration with policyholders. We are one of the strongest carriers in the market with the expertise to offer rich options, broad coverages and high benefit limits at affordable costs.

Contact Us

For more information, please visit us at www.chubb.com/accident.

Chubb. Insured.SM

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 www.chubb.com. Insurance provided by Federal 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. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.