

# 2 PLANS

TO CHOOSE FROM

## BOTH PLANS

- provide medical up to \$5,000
- cover the school year

PLAN **A**

### FULL-TIME PLAN

Covers virtually all accidents, 24 hours a day

Nursery (from age 2 years) through 12th grade (and college / university if applicable)

Annual cost per student: \$20

PLAN **B**

### SCHOOL-TIME PLAN

Covers specifically defined school - connected accidents.

Nursery (from age 2 years) through 12th grade (and college / university if applicable)

Annual cost per student: \$10

### HOW TO REPORT AN ACCIDENT

- Notify the school promptly.
- School must complete the necessary forms to expedite payment.
- Attending Physician must sign the claim form
- Parent / Guardian / college student must attach all medical bills and receipts to the claim form.
- Parent / Guardian / college student must submit claim to Colina Insurance Limited or agent / broker within 90 days of accident.



P.O. Box N-4728  
Nassau  
New Providence, Bahamas  
Phone: 242.396.5100

P.O. Box F-42455  
Freeport,  
Grand Bahama, Bahamas  
Phone: 242.352.3223

P.O. Box EX - 29336  
George Town  
Exuma, Bahamas  
242.336.3127

P.O. Box AB - 20471  
Marsh Harbour  
Abaco, Bahamas  
242.367.3432



## STUDENT ACCIDENT INSURANCE

All claims must be submitted within 90 days of the accident for settlement of payment.

Call: 396.5100 | [www.colina.com](http://www.colina.com)



## BENEFITS:

The following benefits and conditions apply to both Plan A and Plan B.

### Accident Medical Expenses – Up to \$5,000

Pays the reasonable and necessary costs of (1) medical treatment; (2) surgery; (3) hospitalization; (4) licensed nurse; for treatment commencing within 60 days of an accident and incurred within one year of first treatment, subject to the following deductible rules:

**Deductible:** There is NO DEDUCTIBLE on claims involving injuries which require hospital confinement as a bed patient. For all other claims a \$20 deductible will be applied.

**Dental Coverage** is confined to accidental injury of natural teeth and is limited to \$500 (subject to the deductible rule) of expense incurred within one year of date of accident. Dental X-rays are covered up to \$100.

### Accidental Death & Dismemberment

If within one year from date of accident injuries result in death, dismemberment or loss of sight, the following benefits will be paid.

#### Loss of:

Life	\$3,000
Both Hands, Feet or Eyes or combination thereof	\$8,000
Either hand or foot or sight of one eye	\$4,000
Thumb & index finger of either hand	\$2,000

### NOT COVERED

1. The cost of medical or surgical treatment or dental care or nursing service performed by any person while employed or retained by the school;
2. Expense incurred for eyeglasses, nor prescriptions thereof; or
3. Any loss caused by (a) hernia of any kind; (b) bacterial infections (except pyogenic infections which occur with and through an accidental wound) (c) any form of disease; (d) suicide or any attempt thereat, while sane; (e) act of war.

### POLICY TERM

Coverage for a student begins on the inception date of the policy. For late applicants, coverage begins as soon as the premium and enrollment application signed by parent or guardian are received by the school.

It continues until the expiration date of the policy even if the insured transfers to another school.

The student covered must be at least two (2) years old on the effective date.

## PLAN

# A

### BROAD FULL-TIME COVERAGE

Covers 24 hours a day regardless of where a student may be – at school, vacationing, working, etc. Accidents are covered no matter how sustained, with the one exception of those that occur in the practice or play of **American football**. If an injury sustained while working is covered by Workmen's Compensation, this plan does not pay until the compensation benefit has been exhausted.

## OUTSTANDING FEATURES

- Covers all sports except American football
- Protects for entire term of policy even if student transfers to a new school
- Teachers coverage available

## PLAN

# B

### SCHOOL-TIME ACCIDENT COVERAGE

Covers while student is engaged in these defined activities:

#### A. Accidents occurring on school premises:

1. During the hours and on the days when school is in session (including recreational or lunch recess); or
2. During the hours or on the days when school is not in session, provided the student is attending or participating in (a) any activity sponsored and supervised by the school, or (b) religious services or instruction; except as to (1) or (2) while engaging in the practice or play of American football.

#### B. Accidents occurring while traveling:

1. for regular school sessions, directly to or from the student's home premises and the school premises, on the days when school is in session, from an hour before the opening of school until an hour after the student is dismissed; or
2. as a member of a group traveling under school supervision to or from an activity sponsored and supervised by the school; or
3. on a graduating class trip, commencing upon departure from, and terminating upon return to, the student's home premises; or
4. for religious services or instruction, directly to or from either the student's home premises or the school premises and the place where such services are held as designated by responsible ecclesiastical authority.

#### C. Accidents occurring away from home or school premises (other than traveling) while the student is attending or participating in:

1. Any activity sponsored and supervised by the school except (a) while engaging in the practice or play of American football, or (b) during the hours or on the days when school is not in session, while at any party, picnic, dance or other social (graduating class trip exempted); or
2. Religious services or instruction.