

ΑΣΦ

ALPHA SIGMA PHI

alphasig.org

MEMBER ACCIDENT PROTECTION PROGRAM

The Fraternity's insurance program includes member accident protection as a benefit of membership. This covers all U.S. undergraduate members of Alpha Sigma Phi that meet the following criteria:

- In good standing with the Fraternity
- Membership has been reported to Alpha Sigma Phi Headquarters
- All membership fees have been paid
- Currently enrolled at the college or university where your chapter is located

If the accident occurs during a summer or holiday break, you must have been enrolled during the prior school term and be enrolled for the next term. This coverage is intended to complement health insurance you should already have through your parents or other arrangements and is not a substitute for primary health insurance. This is a supplemental ACCIDENT ONLY protection and does not provide any protection for medical costs arising out of a SICKNESS. The policy pays eligible medical expenses that are not recoverable from any other insurance policy, service contract, or workers' compensation policy. This policy will reimburse deductibles and copays of health insurance programs.

An overview of the coverage is as follows:

INSURANCE CARRIER:	Markel Insurance Company.
POLICY NUMBER:	4102AH257595-7
LIMITS OF COVERAGE:	\$100,000 Accidental Medical Expense and/or Dental Injury Accident Maximum \$5,000 Accidental Dismemberment and/or Accidental Death Benefit 52 Week Benefit Period

The Policy does not cover Loss nor provide benefits for:

- Expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth;
- Eyeglasses, hearing aids, and examination for the prescription or fitting there of;
- Suicide, attempted suicide, or intentionally self-inflicted injury;
- Injury due to participation in a riot;
- Cosmetic surgery;
- Loss resulting from air travel, except as a fare-paying passenger on a commercial airline;
- Injury or sickness resulting from any declared or undeclared war;
- Injury or sickness while in the armed forces of any country;
- Injury or sickness covered by any worker's comp or occupational disease law;
- Treatment provided in a government Hospital unless the Insured is legally obligated to pay such charges;
- Infections except phylogenic or bacterial infections caused wholly by a covered injury or sickness;
- Claims occurring while parachuting or hang-gliding;
- Expenses covered by any other policy;
- Hernia in any form;
- Sickness or disease, in any form;
- Fighting, unless an innocent victim;
- Injuries due to intramural tackle football, hockey, or rugby. All other intramural activities are covered;
- All intercollegiate sport participation including off-season conditioning.

ALPHA SIG

1845

TM