OPTIONAL SCHOOL TIME ACCIDENT COVERAGE - Insurance coverage is provided for covered Injuries incurred during the hours and days when school is in session and while attending or participating in school sponsored and supervised activities on or off school premises. Includes participation in: Interscholastic Sports, excluding high school interscholastic tackle football (see below Optional Football Coverage option); Summer Recreation Activities sponsored by the school; One-Day School Field Trips (no Overnight) and School Sponsored Religious Activities. Coverage is provided for traveling to, during or after such activities as a member of a group in transportation furnished or arranged by the Policyholder and traveling directly to or from their home premises and the school or the site of a covered activity.

Annual Premium: Plan “Low” – $14.00  Plan “Medium” – $28.00  Plan “High” – $43.00

OPTIONAL 24-HOUR ACCIDENT COVERAGE - Insurance coverage is provided around the clock, 24 Hours per day. Provides coverage during the weekends and vacation periods including the entire summer. Students are protected while at Home or away, any place, any time, anywhere. Coverage is provided for participation in Interscholastic Sports, excluding high school interscholastic tackle football (see below Optional Football Coverage option).

Annual Premium: Plan “Low” – $82.00  Plan “Medium” – $105.00  Plan “High” – $210.00

OPTIONAL FOOTBALL COVERAGE - Covers Accidents occurring while participating in high school interscholastic tackle football practice or competition. Travel is covered when going directly and uninterruptedly to or from such practice or competition as part of a group in transportation furnished or arranged by the Policyholder.

Refer to benefits and limitations described inside this brochure. Optional Football Coverage begins on the date of premium receipt and ends on the last day of practice or competition. Ninth Graders who play with 9th graders ONLY are not charged extra for football coverage. Their Optional School-Time or Optional 24-Hour Accident Coverage will apply if purchased.

Annual Premium: Plan “Low” – $85.00  Plan “Medium” – $115.00  Plan “High” – $215.00

OPTIONAL 24-HOUR DENTAL COVERAGE (Can be purchased separately or with other coverage) – Insurance coverage is in effect 24 Hours a day. Injury must be treated within 60 days after the Accident occurs. Benefits are payable within 12 months after the date of Injury. The maximum eligible expenses payable per covered Injury is $25,000. In addition, when the dentist certifies that treatment must be deferred until after the Benefit Period, deferred benefits will be paid to a maximum of $1,000.

The Student must be treated by a legally qualified dentist who is not a member of the student’s Immediate Family for Injury to teeth. Coverage is limited to treatment of sound, natural teeth. Annual Premium: $8.00

COVERAGE PERIOD – Coverage under the Optional School-Time Coverage, the Optional 24-Hour Accident Coverage and the Optional 24-Hour Dental Coverage starts on the date of premium receipt but not before the start of the school year. Optional School-Time Accident Coverage ends at the close of the regular nine-month school term, except while the student is attending classroom sessions exclusively sponsored and solely supervised by the School during the summer. Optional 24-Hour Accident and Dental Coverage ends when school reopens for the following school year. Coverage is available under the plan throughout the school year at the premiums quoted (no pro rata premiums available).

SCHEDULE OF BENEFITS
Coverage for Injuries due to Accidents only

Maximum Benefit:

<table>
<thead>
<tr>
<th>Plan</th>
<th>Low</th>
<th>Medium</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>School-Time Option</td>
<td>$25,000</td>
<td>$50,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>24-Hour Option</td>
<td>$25,000</td>
<td>$50,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Football Option</td>
<td>$25,000</td>
<td>$50,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Injuries Involving Motor Vehicles</td>
<td>$10,000</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Death Benefit/Dbl Dismemberment</td>
<td>$10,000</td>
<td>$20,000</td>
<td>$20,000</td>
</tr>
<tr>
<td>Single Dismemberment</td>
<td>$5,000</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

Loss Period for Medical Benefits - Treatment must begin within 60 days from the date of Injury

Benefit Period for Medical and AD&D/Loss of Sight Benefits - 1 Year

Excess Coverage Applicability:

<table>
<thead>
<tr>
<th>Hospital/Facility Services</th>
<th>Full Excess</th>
<th>Full Excess</th>
<th>Full Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient Services</td>
<td>65% RE* 75% RE* 80% RE* 80% RE*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital Room and Board (Semi-Private Room Rate)</td>
<td>65% RE* 75% RE* 80% RE* 80% RE*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital Miscellaneous</td>
<td>65% RE* 75% RE* 80% RE* 80% RE*</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Physician's Services - Surgical

<table>
<thead>
<tr>
<th>65% RE* to $500 Maximum</th>
<th>75% RE* to $800 Maximum</th>
<th>80% RE* to $1,500 Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Emergency Room</td>
<td></td>
<td></td>
</tr>
<tr>
<td>65% RE* to $500 Maximum</td>
<td>75% RE* to $800 Maximum</td>
<td>80% RE* to $1,500 Maximum</td>
</tr>
</tbody>
</table>

Physician's Services - Anesthesiologist

25% of Surgical Benefits 25% of Surgical Benefits 25% of Surgical Benefits

Physician's Services - Non-Surgical Treatment (Except as above)

65% RE* to $250 Visit/7 Visit Max. 75% RE* to $300 Visit/7 Visit Max. 80% RE* to $400 Visit/7 Visit Max.

Other Services

Registered Nurses' Services 65% RE* 75% RE* 80% RE* 80% RE*

Prescriptions - outpatient 65% RE* 75% RE* 80% RE* 80% RE*

Laboratory Tests – Outpatient 65% RE* 75% RE* 80% RE* 80% RE*

X-rays, includes interpretation 65% RE* 75% RE* 80% RE* 80% RE*

Diagnostic Imaging (MRI, CAT Scan, etc) includes interpretation 65% RE* 75% RE* 80% RE* 80% RE*

Ground Ambulance 65% RE* 75% RE* 80% RE* 80% RE*

Durable Medical Equipment (Includes Orthopedic Braces & Appliances) 65% RE* 75% RE* 80% RE* 80% RE*

Dental Treatment to sound, natural teeth due to covered injury 65% RE* to $500 Maximum 75% RE* to $800 Maximum 80% RE* to $1,500 Maximum

Replacement of eyeglasses, hearing aids, contact lenses, if medical treatment is also received for the covered injury. $150 Maximum $500 Maximum $700 Maximum

*RE means Reasonable Expense

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EXCESS COVERAGE PROVISION The Company will pay Reasonable Expenses that are not recoverable from any Other Plan. The Company will determine the amount of benefits provided by Other Plans without reference to any coordination of benefits, non-duplication of benefits, or similar provisions. The amount from Other Plans includes any amount, to which the Insured is entitled, whether or not a claim has been made for the benefits. This Blanket Student Accident Insurance is secondary to all other policies. This provision will not apply if the total Reasonable Expenses incurred for Hospital and Professional Services Benefits are less than the amount stated in the Schedule of Benefits under Excess Coverage Applicability.

MEDICAL BENEFITS When a covered Injury to a student results in 1) treatment by a legally qualified Physician or surgeon (other than a member of the immediate family or person retained by the school) or 2) Hospital confinement, and treatment begins within 60 days from the date of Injury, the Company will pay the benefit as shown in the Schedule of Benefits, subject to the Excess Coverage Provision above. Only eligible medical expenses incurred by the Insured within 52 weeks from the date of the Accident are covered. Benefits for any one Accident shall not exceed the aggregate the maximum stated in the Medical Benefits provision. Expenditures incurred after one year from the date of Injury are not covered, even though the service is a continuing one, or one that is necessarily delayed beyond one year from the date of Injury.

ACCIDENTAL DEATH, DISMEMBERMENT AND LOSS OF SIGHT When a covered Injury results in any of the Losses to the Insured which are stated in the Schedule of Benefits for Accidental Death, Dismemberment, or Loss of Sight then the Company will pay the benefit stated in the schedule for that Loss. The Loss must be sustained within 365 days after the date of the Accident. The maximum benefit payable under this provision is stated in the Schedule of Benefits under Maximums and Benefit Periods: 1) Life 2) Both Hands or Both Feet or Sight of Both Eyes; 3) Loss of One Hand and One Foot; 4) Loss of One Hand and Entire Sight of One Eye; 5) 3) Loss of One Foot and Entire Sight of One Eye; 6) Loss of One Hand or Foot; 7) Injury to the Temporomandibular Joint and associated myofacial pain; and 11) Expenses incurred for experimental or investigational procedures.

EXCLUSIONS No benefits are payable for Hospital and Professional Services Benefits for the following: 1) Injuries which are not caused by an Accident; 2) Treatment for hernia, regardless of cause, Osgood Schlatter’s disease, or osteochondritis; 3) Injury sustained as a result of operating, riding in or upon, or alighting from a two-, three-, or four-wheeled recreational motor vehicle or snowmobile; 4) Aggravation, during a Regularly Scheduled Activity, of an Injury the Insured suffered before participating in that Regularly Scheduled Activity, unless the Injury occurred as a result of the Insured participating in that Regularly Scheduled Activity; 5) Injury sustained as a result of the Injured Person being, at the time of the Injury, the乘员 of an automobile, truck, motorcycle, airplane, or other similar vehicle operated by or on the advice of a Physician; 6) Any expense for which benefits are payable under a Catastrophic Accident Insurance Program of the State Interscholastic Activity Association; 7) Treatment performed by a member of the Insured’s Immediate Family or by a person retained by the School; 8) Injury caused by war or acts of war; suicide or intentionally self-inflicted Injury, while sane or insane; violating or attempting to violate the law; the taking part in any illegal occupation; fugitive from justice; and/or the result of any act, being legally intoxicated; or; under the influence of alcohol as defined by the laws of the state in which the Injury occurs; or being under the influence of any drugs or narcotic unless administered by or on the advice of a Physician; 9) Medical expenses for which the Insured is entitled to benefits under any (a) Workers’ Compensation Act; or (b) mandatory no-fault automobile insurance contract; or similar legislation; 10) Expense incurred for treatment of temporomandibular joint dysfunction and associated myofacial pain; and 11) Expenses incurred for experimental or investigational treatment or procedures.

RETAIN THIS DESCRIPTION FOR YOUR RECORDS This is not a Policy, rather a brief description of the benefits provided under the master policy issued to the school. Please refer to the master policy for further details.

IMPORTANT NOTICE – THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. This brochure has been designed to illustrate the highlights of this insurance. All information in this brochure is subject to the provisions of Policies COL-11(CA), underwritten by Gerber Life Insurance Company (the Company). If there is any conflict between this brochure and the Policy, the Policy will prevail. Please see the Master Policy for individual state details.

HOW TO FILE A CLAIM Written notice of claim must be given to the Company within 90 days after the occurrence or commencement of any loss covered by this policy, or as soon thereafter as is reasonably possible. Notice given by or on behalf of the Named Insured to the Company, with information sufficient to identify the Named Insured shall be deemed notice to the Company. Written proof of loss must be furnished to the Company at its said office within 90 days after the date of such loss.

In the event of an Accident, students should: 1) Secure treatment at the nearest medical facility of their choice; 2) If you have other insurance, submit your claim to your other insurer. When you receive the explanation of benefits notice from your primary carrier, send it to us; 3) Obtain a receipt (if payment of any bill has been made) and itemized copy of charges from the provider of medical services and send copies of their itemized bills and the fully completed and signed accident claim form to the claims office – mail all correspondence to WEB-TPA, P.O. Box 2415, Grapevine, TX 76099-2415; and 3) Call 1-866-975-9468 with any Questions.

UNDERWRITTEN BY: General Accident Insurance Company
White Plains, NY 10605

MARKETING AGENT: Student Insurance
6320 Canoga Ave, 12th Floor
Woodland Hills, CA 91367
(310) 826-5688

To apply for coverage, please enroll on-line with a credit card at www.k12specialmarkets.com or cut along the dotted line, complete the form and mail it, along with your check or money order, to the Please Return To: address shown below.

Please Return To: Student Insurance
c/o K12Special Markets Plan Administrators
1055 Main Street, Suite 101
Stevens Point, WI 54481

www.k12specialmarkets.com