



April 19, 2013

Mr. Jon Conrad  
Carroll County Schools  
813 Hawkins St.  
Carrollton, KY 41008

Dear Mr. Conrad:

Roberts Insurance would like to thank you for the opportunity to service the student accident needs for Carroll County Schools. Our primary focus has been, is and always will be student accident insurance programs, products and consulting. What differentiates Roberts Insurance from other insurance agencies is our philosophy that student insurance programs and products should be uniquely designed for each individual institution. Our personalized service and attention to detail throughout the year, every year and not just at renewal times, is essential for our mutual success.

As a result of your continued support, the number of districts in our program has grown to over 140 throughout the state. Our agency has access to multiple carriers. We can tailor your plan to suit your needs and help you navigate through this difficult market.

For the 2013/14 school year, your renewal through K&K Insurance with Nationwide Life Insurance Company, including a \$6 million Catastrophic policy with AXIS Insurance is:

- Plan 1: 100% Usual & Customary - \$36,858.64

We look forward to the opportunity to service your insurance needs again next school year. If you have any questions, please contact us by phone at 1-877-757-2581 or email at [joe@bobrobertsins.com](mailto:joe@bobrobertsins.com) or [john@bobrobertsins.com](mailto:john@bobrobertsins.com).

Sincerely,

A handwritten signature in black ink, appearing to read 'Bob Roberts'.

Bob Roberts

A handwritten signature in black ink, appearing to read 'Joe Roberts'.

Joe Roberts

A handwritten signature in black ink, appearing to read 'John Roberts'.

John Roberts

# Kentucky Student Accident Plan #1

## 100% Reasonable Charges Plan

**Eligible Persons Are:** Means any person who is a registered student, teacher, and/or coach of the policyholder.

**Covered Activities:** This policy covers each Eligible Person during the policy period while he or she is: a) participating in school related activities; 1) sponsored by the Plan Sponsor; and 2) on the premises designated and supervised by the Policyholder; or b) traveling with a group in connection with the activities under the direct supervision of the Policyholder c) while participating as a member of a team in intramural, club or interscholastic competitive sports activities sponsored and supervised by the Policyholder.

<b>ACCIDENT MEDICAL EXPENSE BENEFIT</b>	<b>Class 1</b>
Maximum Benefit Amount:	\$25,000 per Insured per Injury
Deductible:	\$0 per Insured per Injury
Benefit Percentage:	100% of R&C
Loss Period:	26 weeks
Benefit Period:	2 year

### **SCHEDULE OF BENEFITS**

The Policy provides benefits for loss due to a covered Injury up to the Maximum Benefit of \$25,000 for each Injury. Provided that the treatment begins within 60 days from the date of the Injury, benefits will be payable for covered Medical Expenses incurred within two years from the date of the Injury up to the maximum benefit per service as scheduled below. Covered Expenses means the Medically Necessary and Reasonable Charges for services, supplies, and treatment provided or prescribed by a Physician for which an Insured Person is required to pay. Benefits are subject to all applicable conditions, exclusions and limitations and any deductible and coinsurance provisions shown. Benefits are limited to the amounts shown for specific services or supplies.

*Note: This Benefit is subject to the Exclusions and other provisions of the Policy. In addition, the following limitations apply.*

R&C = Reasonable Charges

<b>ACCIDENTAL DEATH AND SPECIFIC LOSS BENEFIT</b>	<b>Class ALL</b>
Aggregate Limit of Liability:	\$500,000
Accidental Death Principal Sum:	\$10,000
Specific Loss Principal Sum:	\$10,000

*See the Specific Loss Benefit Provision in the Policy for any applicable benefit reduction in the Principal Sum.*

This is a brief illustration of coverage offered through the K12 Student Athletic and Accident Insurance. The Master Policy issued will be the contract and will govern and control the payment of benefits. The Policy is a non-renewable one year term policy. The policy contains an Excess Provision for mandatory coverage. No benefits are payable for expense incurred that is paid or payable by other valid and collectible insurance. The Reasonable Charge is determined by comparing charges for similar services to a national database adjusted to the geographical area where the services or procedures are performed, by reference to the 75th percentile of Ingenix schedules. The Insured Person may be responsible for the difference between the Reasonable Charge and the actual charge from the Provider.

# Kentucky Student Accident Insurance

## Catastrophic

- Underwritten through AXIS Insurance

### **BENEFITS**

#### **Aggregate Limit of Indemnity**

All Conditions of Coverage \$6,000,000

#### **Full Excess Coverage**

### **ACCIDENT MEDICAL BENEFIT**

#### **Scope of Coverage Applicable to Accident Medical Benefits**

- Total Maximum for all Accident Medical Benefits \$6,000,000
- First Covered Expenses must be Incurred within 26 weeks of the Covered Accident
- Benefit Period 10 years from the date of the Covered Accident
- Deductible \$25,000 applies to each Covered Accident
- Deductible must be satisfied within 24 months from the date of the Covered Accident