**WHAT IS COVERED - continued**

**Accidental Death & Dismemberment**

**Accidental Death Benefit** - If injury to the insured results in death within 365 days of the date of the accident that caused the injury, the carrier will pay 100% of the maximum amount.

**Accidental Dismemberment Benefit** - If injury to the insured results, within 365 days of the date of the accident that caused the injury, the carrier will pay 50% of the maximum amount per lost scheduled body part up to the 100% maximum amount.

**Coverage Limits are:**
- Principal Sum $10,000
- Aggregate Limit $250,000

**WHAT IS EXCLUDED**

This policy does not cover any loss resulting from the following:
1. Suicide or any attempt by the Insured; or
2. Sickness, disease or infections of any kind; except bacterial infections due to an accidental cut or wound, botulism or ptomaine poisoning; or
3. Insured’s commission of or attempt to commit a felony; or
4. Declared or undeclared war, or any act of declared or undeclared war; or
5. Participating in team sports, except participation in a covered activity; or
6. Full-time active duty in the armed forces of any country or international authority, except the National Guard or organized reserve corps duty; or
7. Any condition for which the Insured is entitled to benefits under any Workers’ Compensation Act or similar law; or
8. Insured being under the influence of drugs, unless taken under the advice of a Physician.

The information contained within this brochure is intended to provide a general description of coverage for the student accident insurance and does not attempt to cover all the terms and conditions of the policy. Contact the System Office of Risk Services at (907) 450-8157 if you have questions or would like additional information.
Student accident insurance coverage is available to University of Alaska students through the System Office of Risk Services. The specific criteria that must be met in order for the University to make available student accident insurance is that the event/program be:

- University scheduled;
- University sponsored; and
- University Supervised (by UA staff).

It is important to note that the student accident insurance covers injuries, NOT personal health or sickness. In addition, this coverage is excess to other insurance policies available to the student. In other words, the insurance picks up expenses after other coverages an injured student may qualify for, under the student's personal insurance policy, spouse's insurance, or parent's insurance have been exhausted.

**HOW TO APPLY**

To request coverage, please fully complete a Student Accident Insurance Application form and forward it to the System Office of Risk Services, in Fairbanks.

Coverage IS NOT in effect until the application and payment are received by the System Office of Risk Services. The form MUST be completed and received PRIOR to the date for which coverage is requested to go into effect.

**PREMIUMS**

Premiums for the student accident insurance are based on the type of activity in which the student is participating. If you have any questions regarding how to correctly classify your activity, please call the System Office of Risk Services, (907) 450-8157. The insurance carrier may not extend coverage if a class activity is under classified.

**WHAT IS COVERED**

**Accident Medical Coverage**

If an insured suffers an injury that, within 90 days of the date of the accident that caused the injury, requires treatment by a Physician, the carrier will pay the usual and customary charges incurred for medically necessary covered accident medical services received due to that injury, up to the maximum amount per insured for all injuries caused by the same accident. This benefit is payable only for such charges incurred within 52 weeks after the date of the accident causing that injury.

Covered Accident Medical Service(s):
- Hospital semi-private room and board (or room and board in an intensive care unit); Hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an Ambulatory Medical Center;
- services of a Physician or a registered nurse;
- ambulance service to or from a Hospital;
- laboratory tests;
- radiological procedures;
- anesthetics and the administration of anesthetics;
- blood, blood products, artificial blood products, and the transfusion thereof;
- physical therapy and occupational therapy;
- rental of Durable Medical equipment;
- artificial limbs, artificial eyes or other prosthetic appliances; or
- medicines or drugs administered by a Physician or that can be obtained only with a Physician's written prescription.

**Coverage Limits are:**
- Type of Coverage: Excess Other Existing Insurance
- Medical: $50,000 Max. Limit
- Dental: $250 per Sound Natural Tooth $500 Max. Limit
- Deductible: None

**NOTICE OF CLAIM**

Notice of a claim must be given to the insurance carrier within 20 days of an accident. Please contact the System Office of Risk Services for a Claim Form should an accident occur.

If you have any questions regarding the coverage, please call (907) 450-8157.

**Emergency Evacuation & Repatriation**

This coverage can be purchased for hazardous trips for an additional $2.50 per student, (see Class VII). This coverage is highly recommended for trips to remote sites where the appropriate medical treatment is not available. Emergency Evacuation and Repatriation coverage is automatically included in Class IV, Foreign trips.

**Emergency Evacuation** - The carrier will pay for covered emergency evacuation expenses reasonably incurred, while participating in a covered activity, if the Physician ordering the emergency evacuation certifies that the severity of the Insured’s injury or emergency sickness warrants emergency evacuation. All transportation arrangements made for the emergency evacuation must be by the most direct and economical conveyance and route possible (See AIG Assist).

**Repatriation** - If an insured suffers loss of life due to an injury or emergency sickness while participating in a covered activity, the carrier will pay for covered expenses reasonably incurred to return the body to its current place of primary residence. (See AIG Assist).

**AIG Assist** - Assistance Services must make all arrangements and must authorize all expenses in advance for this benefit to be payable. If it was not reasonably possible to contact AIG Assist in advance, the carrier reserves the right to determine whether the benefit will be payable.

**Coverage Limits are:**
- Emergency Evac. $50,000 Max. Limit
- Repatriation $10,000 Max. Limit

Clip and keep on hand, the following information:

**UNIVERSITY OF ALASKA**
**STUDENT ACCIDENT INSURANCE**
**AIG SRG 804 07 22**
1-800-551-0824

**ASSISTANCE SERVICES CONTACT:**
In the U.S. 1-800-626-2427.
Outside the U.S. 0-713-267-2525 collect.