

Student Accident Insurance

Specialized Insurance Solutions
for Campus Communities



Prepared Exclusively For:



Program Consultant:



Administrator:



Specialized Insurance Solutions for



ABCover is a specialized insurance provider focused on protecting school budgets from unexpected financial strain. Its student accident division, ABCover-Accident, delivers high-impact solutions that reduce liability and financial volatility for institutions nationwide.

With over 95 years of combined experience in education-based risk, ABCover-Accident helps create stronger safety nets for students, families, and the communities they belong to.

Why School Districts Choose ABCover Accident



Deep expertise: Our leadership brings decades of experience designing and delivering solutions that work in real-world school environments.



Reliable budget protection: policies help schools reduce exposure and avoid costly legal complications through strategic risk tools.



Responsive service: From plan design to coverage coordination, ABCover-Accident delivers high-touch support that stays active when it matters most.



Meet the ABCover Team



Kevin Stratton
CEO, ABCover

Bringing over 30 years of global (re)insurance experience, Kevin has led successful ventures at Lloyd's of London and in Bermuda, and held executive roles at Aon and Willis Towers Watson.

Known for his entrepreneurial mindset and expansive industry network, he has long focused on staff absence insurance for schools. His vision to expand into student accident coverage reflects ABCover's broader mission: protecting education budgets through innovative risk solutions.

kevin@abcover.org



Tony Soto
President, ABCover-Accident

With nearly 30 years of financial and risk management experience, Tony leads ABCover's student accident division with a mission-driven approach. He partners directly with school systems to reduce liability, protect budgets, and deliver decisive action when it counts.

A recognized expert in financial risk mitigation, Tony equips clients with solution-first tools that simplify complex situations and strengthen outcomes with a clear point of contact every step of the way.

tony.soto@abcover.org

ABCover Accident's Underwriting Partner

LLOYD'S

ABCover Accident arranges its student insurance programs through Certain underwriters at Lloyd's, the world's leading insurance and reinsurance marketplace.

This partnership allows us to offer programs that are both highly responsive and financially sound, tailored to the specific needs of each school, with the flexibility to address unusual or emerging situations. By working with Lloyd's underwriters, we access world-class financial strength and underwriting expertise in the education sector.

About Lloyd's

Lloyd's is the world's leading insurance and reinsurance marketplace. Through the collective intelligence and risk-sharing expertise of the market's underwriters and brokers, Lloyd's helps to create a braver world.

The Lloyd's market does this by sharpening the insight to anticipate and understand risk, and the knowledge to develop relevant and innovative forms of insurance for customers globally. Lloyd's offers the efficiencies of shared resources in a marketplace that covers risks from more than 200 territories, in any industry, at any scale.

Lloyd's promises a trusted partnership helping people, businesses, and communities to recover in times of need and build resilience for the future. Lloyd's is a 330-year-old startup, founded by a few brave entrepreneurs in a coffee shop. Three centuries later, the Lloyd's market continues that proud tradition by sharing risk and inspiring courage everywhere.

Financial Strength and Global Reach

The Lloyd's market holds an A+ (Superior) rating from A.M. Best and AA- (Very Strong) ratings from Fitch Ratings, Kroll Bond Rating Agency, and Standard & Poor's. These ratings reflect Lloyd's consistent underwriting performance, strong capitalization, and robust claim-paying ability.

With operations in over 200 territories and a syndicate model built for flexibility, Lloyd's provides the scale and specialization needed to respond to evolving risks, including the unique needs of educational institutions.

Partnering with Lloyd's ensures that ABCover Accident's policies are:

- ✓ Backed by top-tier capital and reserve structures, giving schools confidence that claims will be paid.
- ✓ Underwritten with flexibility, so unusual or emerging student-accident situations can be addressed with precision and tailored terms
- ✓ Grounded in a secure, globally recognized market, assuring financial soundness even in volatile conditions.

ABCover Accident's Claim Administrator

ABCover Accident partners with Davies Life & Health to deliver best-in-class third-party administration. Their proven capabilities in complex claims management make them an ideal fit to support the specialized needs of the student accident insurance space.

- Claim Officers average over 28 years of industry experience and over 70% of Davies Claim Examiners have more than 17 years of disability evaluation experience
- Effectively integrates specialized clinical and claims management resources, ensuring comprehensive eligibility assessment
- Davies professionals include clinical and forensic psychologists, neuropsychologists, registered nurses, physical therapists, social workers, and master level therapists
- Timely and Accurate Reserve Reporting
- Claims management team is supported by in-counsel who provide complex claim review, pre-litigation management, compliance support, settlement review, and litigation
- Experience in Bordereaux Reporting across Lloyd's marketplace including Loss Funds management and Cash Call Reporting
- Enhanced Data Quality and Compliance
- Established legal consultation and litigation management relationships with Lloyd's market approved counsel



Mary McFaul

AVP – Claim Operations – DI
Mary.McFaul@us.davies-group.com



Michael Lindsay

Director of Claims
Michael.Lindsay@us.davies-group.com

Plan Enhancements

Base

Browning Public Schools already maintains student accident coverage for routine injuries and school-related incidents. Our focus is not simply replacing that protection, but improving the overall structure of the program through broader first-layer coverage, fewer internal limitations, and a cleaner benefit framework overall.

The proposed program also introduces several enhanced benefits intended to improve real-world usability for injured students and families while strengthening the district's overall protection structure.

Cardiac Vascular Crisis and Pulmonary Malfunction



High-heat days occur more often and last longer than in prior decades. Increased outdoor exposure combined with physical exertion places greater strain on students, particularly those with larger body mass. When these conditions lead to loss of life from heat-driven cardiac, vascular, or pulmonary failure, this benefit provides for associated medical expenses and funeral costs.

Criminal Harm Assistance



Violent acts on a school campus create consequences that can extend well beyond the moment of injury. Meaningful recovery often includes professional mental health care and this benefit supports students impacted by violent incidents by covering actual charges incurred for necessary psychiatric or psychological counseling.

Critical/Acute Medical Event Protection



Even if no injury has occurred, certain medical emergencies can arise suddenly and demand immediate action. This benefit applies to severe situations such as seizures, potentially life-threatening allergic responses, and other acute medical crises that require staff to initiate an emergency response.

Catastrophic

Catastrophic coverage is designed to respond to high-severity events that can result in extensive medical treatment or long-term disability. Coverage begins where Base coverage ends through a shared deductible structure that may be satisfied through the Base plan or other primary insurance.

The district currently receives this protection for high school athletics through the MHSAA. However, substantial exposure still exists for severe non-athletic incidents such as serious on-campus violence, environmental disasters, and pedestrian/motor vehicle accidents.

In addition to accident medical expense protection, the following enhanced benefits are also included as part of the catastrophic program.

Life Impact Support

Loss of income, long-term caregiving demands, and permanent changes to daily life often emerge well after a major injury has occurred. These realities often deepen if irreversible conditions continue over time. This benefit provides payments directly to families to help address life disruptions that extend beyond medical care.



Severe Cognitive Impairment

Traumatic head injuries can often result in cognitive limitations that change the ability to function independently. This benefit helps reimburse for ongoing long-term impairment needs such as support, supervision, and assistance to help families manage realities of sustained care.



Accessibility Modification Support

Severe impairments often require permanent changes to how a student moves through daily environments. Home or vehicle modifications may be reimbursed to improve access, enhance mobility, and accommodate transportation needs.



Violence Recovery Support

On-campus violence remains significantly higher than historic norms. Coverage is intended to help schools respond after a fatal violent incident by providing resources directed by the school and surrounding community. A separate component supports access to professional counseling services to help students and staff navigate grief and trauma following the event.



Thermal Restoration

Some injuries permanently change how a student looks, not just how they heal. Support is structured to address visible, lasting damage caused by serious burn events, recognizing the psychological impact that can accompany disfigurement.



Plan Designs

ELIGIBILITY

Base	Catastrophic
<p>All P-12th grade students attending regularly scheduled classes and participating in School-Affiliated, and supervised activities including:</p> <ul style="list-style-type: none"> • Participation in all interscholastic sports • Field trips within the United States • Career readiness programs • Kukyoossin Learning Center • Junior military training programs • Off-season athletic training and conditioning <p>All school-approved volunteers and non-enrolled youths whilst they are formally engaged in School-Affiliated and supervised programs.</p>	<p>Students grades P-12 attending regularly scheduled classes and participating in School-Affiliated, directly supervised activities, including participation in:</p> <ul style="list-style-type: none"> • Career readiness programs • Junior military training programs • Kukyoossin Learning Center • interscholastic sports for students grades P-8.

Coverage Features	Base	Catastrophic
Injury Medical Expense Benefit	100% of Usual, Reasonable and Customary charges up to \$25,000 per Eligible Accident	100% of Usual, Reasonable and Customary charges up to \$1,000,000 per Eligible Accident
Shared Deductible per Occurrence	\$0	\$25,000
Extent of Coverage	Excess	
Maximum Coverage Duration	2 years after the date of Eligible Accident	10 years after the date of Eligible Accident
Loss Eligibility and Treatment Start Requirement	120 Days	180 Days
Injury Reporting Period to the School	60 days from the date of Injury	
Accidental Death & Dismemberment	\$10,000 Principal Sum plus up to \$5,000 in Counseling Costs	\$25,000 Principal Sum
Medical Expenses associated with Loss of Life in respect of Heart, Circulatory or Pulmonary malfunction within 72 hrs. of a covered, connected activity.	Up to \$10,000 plus up to \$10,000 in Funeral Costs	
Criminal Harm Assistance	Up to \$5,000	N/A
Critical/Acute Medical Event	Up to \$3,000	N/A
Life Impact Support	N/A	Up to \$500,000
Severe Cognitive Impairment	N/A	Up to \$250,000
Accessibility Modification Support	N/A	Up to \$150,000
Thermal Restoration	N/A	Up to \$150,000
Violence Recovery Support (paid to Policyholder)	N/A	\$25,000 up front plus \$20,000 for Counseling Services
Premium (includes applicable Montana surplus lines taxes and fees)	\$10,590.28	\$2,419.70

* Includes benefits for sudden-onset injuries such as sprains, strains, hernias, muscle tears, tendonitis, bursitis, and acute repetitive-motion injuries, provided the condition begins during a single identifiable incident that occurs while participating in an Eligible Activity.)

Exclusionary Provisions

The following are excluded from coverage:

- Services, procedures, or treatments that are not Medically Necessary or that are Experimental or Investigational in nature.
- Checkups, screenings, or other routine exams and tests undertaken without connection to an Injury, including preventative care or treatment.
- Illness, physical or mental impairments, infections of bacterial or viral origin, or any medical or surgical care provided for such conditions, except when a bacterial infection results directly from a sudden external Injury.
- Care involving heart-related disorders, hernia, appendicitis, osteochondritis, osteomyelitis, abnormal bone breaks due to underlying disease, congenital structural issues, and retinal detachment caused by an Eligible Accident, Osgood-Schlatter's Disease, Cognitive and Behavioral Health Conditions, or any mental health services such as emotional, behavioral, or psychiatric therapy except as otherwise provided under specific benefits in this policy.
- Suicide, attempted suicide, or deliberate self-inflicted Injuries.
- Any Injury sustained while the Covered Person is legally intoxicated or legally impaired by alcohol or any controlled substance, as defined by the applicable law of the jurisdiction in which the Injury occurs. This exclusion does not apply to medications taken exactly as prescribed by a licensed Physician and used in accordance with the prescribed dosage.
- Any care, treatment, or supplies for which benefits are payable under any federal, state, or local government plan or program, except Medicare, Medicaid, or Tricare.
- Care, services, or expenses tied to an Injury already handled under auto insurance policies (regardless of fault), Workers' Compensation Employers' Liability, or other job-related benefit systems.
- Injuries sustained while participating in or practicing for any semi-professional or professional sport are excluded from coverage, regardless of location, sponsorship, or supervision.
- Injury resulting from being in, getting on, or exiting any aircraft, unless traveling as a fare paying ticketed passenger, aboard a school-arranged flight, during JROTC participation, or as part of a Military Airlift Command mission.
- Injuries resulting from war, whether officially declared or not.
- Injury sustained during participation in a physical fight unless acting in lawful self-defense; committing or attempting to commit a felony; knowingly breaking the law (federal, state, or local ordinance); or when the Covered Person actively participates in or encourages others to participate in a riot, civil disturbance, or public disorder.
- Claims involving trade sanctions, export restrictions, or other government regulations, including but not limited to economic sanctions, that bar the Insurer from paying benefits under this Policy.
- Medical costs the Covered Person would not owe if not for the existence of this Policy.
- Care, services, or supplies delivered by the School's on-campus medical station or its staff; by medical providers, Physicians, or non-Physician providers employed by, under contract with, or otherwise engaged by the School; or by individuals hired by the Policyholder.
- Dental work, including any damage to dentures, existing orthodontic devices, or bridges, except wherein cover is provided under this Policy.
- Care provided by the Covered Person, their spouse, parent, grandparent, child, sibling, legal guardian or household member.
- Medical equipment or materials, unless explicitly included elsewhere in the Policy.

Coordination with Primary Coverage

If the Covered Person fails to comply with the terms and conditions of their primary insurance plan, Eligible Costs under this Policy not related to treatment for Critical/Acute Medical Event Protection or Emergency Medical Condition, will be reduced to 50% of the amount this Policy would otherwise cover.

Coordination of Excess Benefits

For any Eligible Cost, the Insurer's liability is limited to the portion of the Eligible Cost that exceeds the total benefits payable for the same loss under any other valid and collectible insurance policy or service contract. The Insurer's liability is further subject to the applicable Benefit Schedules, limits, and conditions of this Policy.



(725) 772-9981 | www.ABCover.org | NV License #3530299

