

STUDENT & ATHLETIC ACCIDENT INSURANCE PROPOSAL



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March 31, 2026

Waunakee Community School District

Coverage would be in force for all participants in **SCHOOL-SPONSORED AND SUPERVISED STUDENT** activities including interscholastic athletics and sponsored group travel.

An accident is defined as an unexpected, sudden and definable event, which is the direct cause of a bodily injury, independent of any illness, prior injury, or congenital predisposition.

The coverage would be for those medical/dental expenses **INCURRED WITHIN 52 WEEKS** from the date of the original accident. Treatment must begin within **60 DAYS** from the date of the accident by a legally licensed medical or dental practitioner (not a member of the insured's immediate family).

Scope of Responsibility: Gallagher Special Risk is responsible for the placement of the following lines of coverage:
Student/Athletic Accident Coverage

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher Special Risk. If you need help in placing other lines of coverage or covering other types of exposures, please contact our office.

MEDICAL BENEFITS:

Benefits are determined on the basis of **REASONABLE AND CUSTOMARY** for the geographic location where services are performed and are payable on the 100% basis

Payment of all medical/dental expenses incurred from accidents is made **ONLY IN EXCESS** over any family or employer group coverage or plan that must contribute its maximum before this coverage has any liability. This is a program of supplemental coverage designed to pick up eligible balances left by the family or employer group insurance or plan and, if no other coverage or plan is available, to pay the medical/dental expenses incurred to the limits stated in the policy.

For the parents to have payable coverage on their son or daughter, when a member of an HMO (health maintenance organization) or PPO (preferred provider organization), they must use the authorized medical vendors from the list provided them. Your coverage through our office is **EXCESS** coverage and does contain an exclusion for those bills incurred that were "payable" by other insurance or plan. If the parents or students choose not to use authorized medical vendors of their plan, they should be aware that your coverage will not be able to pay the bills incurred that would have been honored had they used the proper medical vendors.

REASONS WHY SCHOOL DISTRICTS PROVIDE BLANKET ACCIDENT COVERAGE

- ◆ Positive public relations for the schools
- ◆ When school coverage pays the medical/dental expenses, parents are less likely to pursue "borderline" negligence cases
- ◆ Administrators have peace of mind knowing they have all students/athletes covered with the broadest benefits on the market today
- ◆ Reduction of benefits in parents' group or individual medical coverage, (i.e. larger deductibles, higher co-pays and fewer overall benefits). In some cases, coverage for dependent children may be excluded entirely
- ◆ The number of people with high-deductible health plans has increased, meaning higher out-of-pocket expenses

2026/2027 PROPOSAL OPTIONS

STUDENT COVERAGE ONLY (NO SPORTS) \$0 - \$25,000, 1 year benefit period

Carrier	Premium
Mutual of Omaha	\$7,498
Guarantee Trust Life Insurance Company	\$8,330
Berkley Accident and Health	\$9,524
Hartford Fire Insurance Company	\$11,460

STUDENT AND SPORTS COVERAGE \$0 - \$25,000, 1 year benefit period

Carrier	Premium
Guarantee Trust Life Insurance Company	\$14,300
Hartford Fire Insurance Company	\$15,917
Mutual of Omaha	\$20,995
Berkley Accident and Health	Declined Due to No Previous Sports History

STUDENT CATASTROPHIC COVERAGE \$25,000 - \$1,000,000, 10-year benefit period

Carrier	Rate	Premium
Guarantee Trust Life Insurance Company	\$0.75 per student	\$3,276.75

**RECOMMENDED COVERAGE OPTIONS
FOR WAUNAKEE**

**STUDENT AND SPORTS COVERAGE
\$0 - \$25,000, 1 year benefit period**

Carrier	Premium
Guarantee Trust Life	\$14,300

**STUDENT CATASTROPHIC COVERAGE
\$25,000 - \$1,000,000, 10-year benefit period**

Carrier	Rate	Premium
Guarantee Trust Life Insurance Company	\$0.75 per student	\$3,276.75

