



## STUDENT ACCIDENT COVERAGE

Every year, one in 14 students suffers an injury at school that is temporarily disabling or needs medical attention. This amounts to more than 3.5 million kids injured at school every year. These accidents are frequent and sometimes severe. In today's rapidly changing health insurance landscape, out-of-pocket medical expenses are growing, creating financial burdens for families and exposing schools to potentially contentious liability claims.

### Our Solution

VACORP has the ability to provide Student Accident coverage for everyday injuries and catastrophic coverage for the most severe sports-related injuries. This can help ensure that students are covered for most incidents, therefore minimizing parents' out-of-pocket medical expenses.

Catastrophic Accident is offered to fill VHSL coverage gaps, this includes covering middle school sports and out of season sports participation. In addition, this is available for the terrible accidents that make the news, such as chemistry lab explosions and spinal cord injuries.

From science class to recess, physical education to football, and cheerleading to chess club, the injuries come from all sources and we can make sure you're covered. We offer blanket Student Accident coverage for member schools. Student Accident coverage plans can provide maximum benefits at an affordable cost. Plans are designed to offer payment for medical expenses incurred as a result of an unexpected, school-related accident or injury. This is available at different coverage levels and may also include athletic participation.

All enrolled students are covered while participating in supervised and sponsored activities, including interscholastic sports, field trips, and other school sponsored activities. Coverage extends to all students participating in summer activities, as well as volunteer workers of the policyholder.

For more information about this program, please contact us at:  
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