

Student Accident Insurance FAQs - Parents

1. What is student accident insurance?

Student accident insurance is a cost-effective supplemental insurance that pays for treatments incurred due to an accident or sports injury.

2. Does this replace my health insurance?

No, Student accident insurance is not a replacement for major medical health insurance. It is a low-cost supplemental insurance that assists in reducing or even eliminating the out-of-pocket expenses that you may have with your health insurance.

3. If my health insurance already paid for the medical expenses, does Assurity still pay me for my claims?

Yes! Since this is supplemental coverage, how much or how little your health insurance coverage has paid for medical treatment does not affect the coverage provided by Assurity. Even if your family has reached its deductible and out-of-pocket maximums for the year, Assurity will still pay a benefit for a covered accident.

4. Why is student accident insurance important?

Kids of all ages are active, and accidents happen. With today's deductibles and out-of-pocket expenses with health insurance, accident insurance can assist in offsetting the costs that you are responsible for.

5. Does it just cover school-related activities?

No, this is 24/7 coverage and covers all activities – even club sports, accidents at home, etc. There are some limitations (i.e. extreme activities) that do apply and are defined in the policy.

6. How long is the policy term for?

You have the flexibility to choose how long you would like to have coverage. The policy will continue to renew until you decide to cancel.

7. Can I have more than one child covered by the policy?

Yes, you can cover as many children as you wish. However, since this is an individual policy, you must submit a separate application for each child.

8. If my child transfers to another school or graduates, can I continue coverage?

Yes, you may continue to pay for the coverage for as long as you wish.

9. Not all my children go to the same school, can I purchase coverage for all of them?

Yes, you may purchase coverage for each child. Since this is an individual policy, you will need to purchase a separate policy for each child.

10. How do I apply for coverage for their child(ren).

You can [apply for coverage](#) online. It only takes a few minutes.

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11. How much will Assurity pay to cover an accident?

Benefits are based on the treatment received by the insured for a covered accident. Assurity provides a wide range of coverage for common medical treatments. Some benefits may provide coverage up to \$25,000.

12. How do I submit claims to Assurity?

It only takes a few minutes, and you can submit claims online at [MyAssurity.com](https://www.MyAssurity.com).

13. What type of information will I need to provide to submit a claim to Assurity?

You will need to provide a copy of a document(s) that supports the claim, such as an itemized bill from a medical provider. Some standard examples of documents accepted include an HCFA 1500 form or a UB-04 form, both are available from a medical provider.

14. How do I get paid by Assurity?

If a claim is approved, you can be paid by either check or by direct deposit to your checking or savings account.

15. If I don't want the coverage any longer, how do I cancel?

You may contact Assurity at 1-800-869-0355 to discuss the cancelation of the policy.