
2015-16

NEBRASKA SCHOOL ACTIVITIES ASSOCIATION

Catastrophic Accident Medical Insurance Mutual of Omaha

CATASTROPHIC ACCIDENT MEDICAL INSURANCE

Carrier: Mutual of Omaha

Effective Date: August 1, 2015 – August 1, 2016

Deductible: \$50,000

Lifetime Benefit Maximum: \$2,000,000

Incurring Period: 2 years

Accident Death Benefit: \$20,000

Eligibility

- All student athletes, student managers, student trainers, student cheerleaders and other students as participants of an interscholastic sports competition are eligible for coverage

Covered Events

- Eligible insureds are covered while participating in interscholastic competitions governed by the regulations of the NSAA, including school supervised practice, tryouts, game related activities and covered travel* between the starting date and ending dates of the respective sport season, as determined by the NSAA.
- Covered Events do not include Camps/Clinics.
 - **Covered Travel** means team or individual travel, for purposes of representing the Participating School or Sponsoring Organization that is to or from the Covered Event and is authorized by the Insured Person's Participating School or Sponsoring Organization, provided the travel is paid for or subject to reimbursement by the Participating School or Sponsoring Organization.
 - **Covered Travel** to a Covered Event will commence upon embarkation from an authorized departure point and terminate upon arrival at the location of the Covered Event.
 - **Covered Travel** from a Covered Event will commence upon departing from the location of the Covered Event and terminate upon return to the authorized place from which such Covered Travel to the Covered Event began.
 - **Covered Travel** does not include:
 - Students driving his/her self
 - Students driving other students
 - Parents driving students
 - Coaches driving students (who are not being paid to transport students)
 - School Staff driving students (who are not being paid to transport students)

Secondary Coverage

- All coverage is excess/secondary of other valid and collectible insurance, including, but not limited to:
 - Parents' Medical Insurance
 - Individual Medical Insurance
 - Auto Insurance – Medical
 - Schools' Accident Policy, if applicable