Student & Athletic Insurance Plans
New Jersey

$5,000,000

10 Year Benefit Options

Plan Highlights:

• We currently provide Student Accident insurance to over 720 public school districts, 150 private and charter schools, 575 individual parochial schools and 440 nursery schools and day care centers nationwide.

• Experience protecting over 35 million students since 1946.

• All servicing and administrative functions performed by our Short Hills, NJ office. You only have one place to go to have all of your questions answered.

• Customized plan designs available to suit your specific needs.
Schools selecting a compulsory enrollment plan will be provided with a supply of flyers describing optional supplementary plans of 24-Hour Accident Insurance at $92.00, $10,000 Student Life Insurance at $30.00, and 24-Hour Student Dental Accident Insurance at $20.00.

Compulsory Enrollment Student Accident Insurance Plans

Basic Plans
For those schools wishing to provide school time coverage for all students, we offer a wide variety of plan options. The school must pay for the cost of this coverage.

Maximum medical expense benefits of $10,000 up to $5,000,000 are available. The coverage and benefits are essentially the same as described on page 4 and 5 for student injuries or as described on page 3 for interscholastic athletic injuries.

Schools may elect to purchase a reduced benefit plan at reduced premium levels. Under this plan a coinsurance provision is added to the benefit levels described in this brochure. This feature is available under any compulsory student plan or blanket sports plan. It is not available under the voluntary participation plans.

Please note that full coverage is provided for preexisting injuries under all compulsory plans.

Compulsory enrollment plans are written with or without deductibles and on a Primary, Primary Excess, Hospital and Surgery Excess, or Full Excess basis as follows:

Primary Plan: This plan provides medical expense benefits on a PRIMARY basis, i.e., payment is made without regard to the existence of Other Insurance Plans.

Primary Excess Plan: This plan provides Primary coverage for claims of $200 or less and excess coverage for claims totaling more than $200.

Hospital and Surgery Excess Plan:
Under this plan Hospital and Surgery benefits are provided on an EXCESS basis while other benefits are provided on a PRIMARY basis.

Full Excess Plan: Under this plan, benefits are paid on an EXCESS basis, i.e., coverage is provided only for those medical expenses that are NOT covered by Other Insurance Plans.

Your Bollinger representative will be pleased to provide you with a specific cost quotation based upon the plan provisions that best suit your needs and your budget. We are sure you’ll find our rates to be competitive and our service second to none.
$5,000,000 Maximum Benefit
Interscholastic Football and Sports Plan

Coverage
All interscholastic football and all other interscholastic sports activities, for both boys and girls, can be covered under this plan. Coverage includes all games, scrimmages, and practices as well as sponsored and supervised group travel activities.

Coverage commences on the first day of practice for each sport and continues through playoff, tournament, or postseason championship contests. Full coverage, 24 hours per day, is provided for school sponsored football camps (or other camps) held away from school premises.

Benefits
Benefits are provided for accidental injuries for which medical treatment by a physician, surgeon, dentist, or registered nurse, hospital services, ambulance services, or X-rays are rendered. The initial treatment must be rendered within 90 days of the date of accident, and benefits are limited to treatment rendered within 10 years of the date of accident. Coverage is underwritten by Monumental Life Insurance Company which is rated A+ (2nd of 16 rating categories) for financial strength by A.M. Best Company as of December 12, 2013.

Maximum Benefit: The maximum benefit payable for medical expenses as a result of any one covered Injury is $1,000,000 payable over a 5 year benefit period. As an option you may select a $5,000,000 maximum benefit payable over a 10 year benefit period. See your sales representative for a cost quotation.

Surgery & Anesthesia: Up to the Usual and Customary Charge is allowed.

Second Opinion: Full coverage is provided for consultations and second opinions in cases in which surgery is contemplated.

Physician's Visits: Non-surgical doctor visits, including office visits, will be paid up to the Usual and Customary Charge.

Nursing Services: Covered in full, if prescribed by a physician and the insured is Hospital confined.

X-Rays: Covered up to the Usual and Customary Charge.

Ambulance: Services of a licensed ambulance unit are covered in full.

Hospital: Hospital room and board, miscellaneous expenses, and outpatient services are covered up to the Usual and Customary Charges.

Physiotherapy: Diathermy, heat treatment, adjustment, manipulation or massage is covered up to the Usual and Customary Charge in the Hospital. Coverage is also provided for treatment in the doctor's office, or by a Sports Medicine Center or similar facility up to the Usual and Customary Charge provided the treatment is rendered by a licensed physician or registered physical therapist.

Prescription Drugs and Appliances: Prescription drugs, orthopedic appliances, and braces are covered in full up to the Usual and Customary Charges when prescribed by a physician, for treatment of a covered Accident.

Eyeglasses and Contact Lenses: Coverage is provided for replacement of eyeglasses or contact lenses broken or damaged in an accident in which medical treatment is provided for a covered accidental bodily Injury.

Dental: Covered up to the Usual and Customary Charge. This covers treatment of sound and natural teeth as well as capped or crowned teeth for up to 260 weeks from the date of Accident.

Accidental Death: $10,000 will be paid if death occurs within 100 days of the date of the accident.

Dismemberment: Up to $20,000 is allowed (based upon a schedule of Specific Losses) for dismemberment occurring within 100 days of the date of the accident.

Disability Benefit Option: All participants in interscholastic athletic activities may be covered by a disability benefit of $550,000 for coma, brain death, or the paralysis of two or more limbs caused by an Injury while participating in a Covered School Activity. Such disability must continue for six months and be diagnosed by a physician as being permanent. Benefits would be payable beginning in the seventh month of disability with a $50,000 payment followed by an additional $1,000 per month until age 65. NOTE: Other plans and payout schedules are available up to $1,500,000. Ask us for a specific proposal.

Heat Exhaustion and Sprains: Considered a covered Injury under interscholastic athletics.

Important Note: Bollinger offers a variety of plan options such as a wide selection of deductible amounts, excess provisions, and increased benefit amounts. Contact your Bollinger representative for a proposal tailored to your specific needs.

Premium Rates
Your sales representative will be pleased to quote premium rates for which we are certain you will find to be competitive.
Voluntary Participation
Student Accident Insurance Plans

Student Accident Insurance can be provided on a Voluntary Participation Basis, in which premiums are paid by parents, or on a Compulsory Enrollment Basis, in which the school pays the full cost for school time coverage for all students. If the Voluntary Participation Basis is used, then Bollinger will process the enrollment envelopes of all participating students and provide the school with an alphabetical list of insured students.

Benefits are provided for accidental injuries for which medical treatment by a physician, surgeon, dentist, or registered nurse, hospital services, ambulance services, or x-rays are rendered. The initial treatment must be rendered within 90 days of the date of the accident causing the injury, and benefits are limited to treatment rendered within 5 years of the date of accident.

Coverage is provided for virtually all school sponsored and supervised activities, including:

- Attending regular school sessions, including summer school.
- Traveling directly and uninterruptedly to and from school for regular sessions.
- Participating in school sponsored and supervised activities (except for tackle football). Important Note for Parochial Schools: All school sponsored and supervised worship services and classes of religious instruction are covered under this policy.
- Traveling directly and uninterruptedly to and from official school activities.
- Round the Clock Plan extends coverage to a full 24-hours a day, until school reopens in September.

Maximum: The maximum benefit payable for medical expenses as a result of any one covered injury is $500,000. Coverage is underwritten by Monumental Life Insurance Company, which is rated A+ (2nd of 16 rating categories) for financial strength by A.M. Best Company as of December 12, 2013.

Surgery & Anesthesia: Up to the Usual and Customary Charge is allowed.

Second Opinion: Full coverage is provided for consultations and second opinions in cases in which surgery is contemplated.

Physician's Visits: Non-surgical doctor visits, including office visits, will be paid up to the Usual and Customary Charge.

Nursing Services: Covered in full, if prescribed by a physician and the insured is Hospital confined.

X-Rays: Covered up to the Usual and Customary Charge.

Ambulance: Services of a licensed ambulance unit are covered in full.

Hospital: Hospital room and board, miscellaneous expenses, and outpatient services are covered up to the Usual and Customary Charges for medical services.

Physiotherapy: Diathermy, heat treatment in any form, adjustment, manipulation or massage is covered up to the Usual and Customary Charge in the Hospital. Coverage is also provided for necessary treatment in the doctor’s office, or by a Sports Medicine Center or similar facility up to the Usual and Customary Charge, up to a maximum of $25,000, provided the treatment is rendered by a licensed physician or registered physical therapist.

Prescription Drugs: Prescription drugs are covered in full up to the Usual and Customary Charges when prescribed by a physician for treatment of a covered Accident.
$500,000 Maximum Medical Benefit

Premium Rates: For Elementary Schools, K-12 Districts, Regional Districts, and Individual High School Voluntary Participation Plans are as follows:

**Plan A — EXCLUDING all interscholastic sports**

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<thead>
<tr>
<th>GRADE</th>
<th>SCHOOL TIME</th>
<th>'ROUND THE CLOCK</th>
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<tbody>
<tr>
<td>Students Grades K-12</td>
<td>$52.00</td>
<td>$112.00</td>
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**Plan B — INCLUDING all interscholastic sports (Except tackle football)**

<table>
<thead>
<tr>
<th>GRADE</th>
<th>SCHOOL TIME</th>
<th>'ROUND THE CLOCK</th>
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<tbody>
<tr>
<td>Students Grades K-12</td>
<td>$74.00</td>
<td>$128.00</td>
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All plans include optional Student Life Insurance providing a $10,000 benefit at a cost of $30.00 per year, and Student Dental Accident Insurance, providing $5,000 in maximum dental benefits at a cost of $20.00 per year.

**Appliances:** Usual and Customary Charge is allowed.

**Eyeglasses, Contact Lenses and Hearing Aids:** Coverage is provided for replacement of eyeglasses, contact lenses or hearing aids broken or damaged in an accident in which medical treatment is provided for a covered accidental bodily Injury.

**Dental:** Covered up to the Usual and Customary Charge. This covers treatment of sound and natural teeth as well as capped or crowned teeth for up to 260 weeks from the date of Accident.

**Accidental Death:** $10,000 will be paid if death occurs within 100 days of the date of the accident.

**Dismemberment:** Up to $20,000 is allowed (based upon a schedule for Specific Losses) for dismemberment occurring within 100 days of the date of accident.

**Exclusions – This policy does not cover:**

a) Service or treatment rendered as part of the school services by a physician or any other person employed or retained by the Policyholder;  
b) Injury caused by any act of war (declared or undeclared), terrorist act, riots, civil disorders, or commotions;  
c) Eyeglasses, contact lenses, or prescription therefor, except for those expenses for eyeglasses, or contact lenses broken or damaged in a covered accident resulting in covered medical expenses;  
d) Hernia;  
e) Self-inflicted injuries, suicide, or attempt thereat;  
f) Vegetation or ptomaine poisoning;  
g) Bacterial infections (except pyogenic infections due to accidental open cuts);  
h) Congenital defect;  
i) Under voluntary participation plan only, pre-existing injuries are excluded from coverage (unless the injury is indivisible from an accidental injury occurring during the coverage) if it is the initial period of the student's coverage under this program and the student has received medical advice or treatment for the condition within six months of the date of injury;  
j) Injuries sustained as a result of practice or participating in tackle football in any form;  
k) Injuries sustained as a result of skiing or snowboarding, unless sponsored, scheduled and supervised by the Policyholder;  
l) Injury or sickness for which Worker's Compensation or similar occupational benefits are available;  
m) Any loss sustained or contracted in consequence of the insured being intoxicated or under the influence of any narcotic unless administered on the advice of a physician;  
n) Injuries sustained as a result of operating, riding in or on, entering into, alighting from, or being struck by a motorized, engine-driven 2, 3, or 4 wheel vehicle, gocart, dune buggy, snowmobile, all terrain vehicle or similar vehicle;  
o) Dental implants.
Student Accident Insurance Plan Features

- $5,000,000 Maximum Benefit with a 10 year benefit period for athletes.
- $500,000 maximum medical expense benefit with 5 year benefit period under voluntary student plans.
- Up to $5,000,000 maximum benefit with a 10 year benefit period available under compulsory student plans.
- $10,000 accidental death benefit.
- $20,000 accidental dismemberment benefit.
- Variety of optional plans available to students:
  » $10,000 term life insurance underwritten by Monumental Life Insurance Company.
  » $5,000 dental 24-hour accident insurance.
  » 24-hour ‘round the clock accident insurance.
- Plan is based upon experience in protecting over 35,000,000 students since 1946.
- Over $224,540,000 in claims benefits have been paid to students and athletes since 1946.
- Complete administration and claims service from our Short Hill headquarters by a firm with over 65 years of experience in the New Jersey School insurance market.
- Access to New Jersey’s largest independent preferred provider network.