

**** Alternative Proposal ****

Bollinger Specialty Group
Student Accident Insurance Renewal Proposal
Designed Especially for
Todd County Board of Education

Bollinger Contact: Tom Doering
Phone Number: (404) 974-3943
Carrier: Zurich
Plan Year: 2019-2020
Broker Representative: Higgins Insurance & Benefits
Broker Commission: 10.00%

Proposal Type: Renewal
Proposal #: 042293
Policy #: MCB5858888
Effective Date: 8/1/2019
Expiration Date: 7/31/2020

Student Coverage Including Interscholastic Athletics & Football					
Coverage	Plan Options	Maximum Benefit	Benefit Period	Payment Basis	Deductible
All Students & Athletes	Plan 1	\$5,000,000	10 Year	Excess	\$0
This plan does not include Senior High School Athletes. Senior High Interscholastic Athletes, Cheerleaders, Student Coaches, Managers, and Trainers are not eligible for coverage under this plan.					
Physiotherapy - \$1,000 limit					
Physician's Surgical Procedures - \$5,000 limit					
Outpatient Diagnostic X-Rays & Lab Tests - \$500 limit					

Athletic Coverage Including All Interscholastic Sports & Football					
Coverage	Plan Options	Maximum Benefit	Benefit Period	Payment Basis	Deductible
All Athletes	Plan 1	\$25,000	2 Year	Excess	\$0
This plan covers Senior High School Athletes ONLY. Senior High Interscholastic Athletes, Cheerleaders, Student Coaches, Managers, and Trainers are eligible for coverage under this plan.					
Physiotherapy - \$1,000 limit					
Physician's Surgical Procedures - \$5,000 limit					
Outpatient Diagnostic X-Rays & Lab Tests - \$500 limit					

Annual Premium*: \$22,117.00

We thank you for the opportunity to provide a proposal for your insurance needs. Please feel free to call your sales representative if you have any questions about this proposal.

Accepted: _____ Title: _____ Date: _____

To renew coverage, this form must be signed and returned prior to the effective date. Please mail this form to the address listed below or email to Tom_Doering@ajg.com.

****Please note premium is contingent upon review of enrollment at the time of renewal.***

This quote letter provides a summary of the coverage to be provided and is not intended to substitute for or duplicate policy provisions. It is subject to the provisions of the policy of insurance to be issued by Zurich American Insurance Company. You will need to contact us for exact policy language, as well as for any limitations and restrictions that may be applicable. The policy is the only contract between the Policyholder and us. It contains the actual terms, conditions and limits of the coverage to be provided. If there is any conflict between this quote and the policy, the policy will govern in all cases. Acceptance of this quote is contingent upon and subject to the actual terms and conditions of the policy as issued.



Bollinger Specialty Group

BOLLINGER, INC., A SUBSIDIARY OF
ARTHUR J. GALLAGHER & CO.

Zurich American Insurance Company Plan Coverage Summary – Plan 1a

Covered Medical Benefits	
Hospital Room / Boarding	100% U&C
Ancillary or Miscellaneous Inpatient Hospital	100% U&C
Medical Emergency Care	100% U&C
Outpatient Surgical Room (Includes Ambulatory Surgical Facility)	100% U&C
Outpatient Diagnostic X-Rays and Laboratory Test	100% U&C to \$500
Physician's non-surgical treatment	100% U&C
Physician's Surgical Procedures	100% U&C to \$5,000
Anesthesiologist	100% U&C
Registered Nurse	100% U&C
Physiotherapy	100% U&C to \$1,000*
Non-Emergency Inpatient/Outpatient X-Rays	100% U&C
Diagnostic Imaging	100% U&C
Ambulance Expenses	100% U&C
Rehabilitative Limb Braces, Wheelchairs and other Medical Equipment/Appliances	100% U&C
Eyeglasses, Contacts or Hearing Aids	100% U&C
Prescription Drugs	100% U&C
Accident Dental	100% U&C

The Master Policy contains all of the provisions, limitations, exclusions and qualifications of the insurance benefits. If any discrepancy exists between this summary and the Master Policy, the Master Policy will govern and control the payment of claims.

*Limitations may apply on Physiotherapy. Additional information can be provided

Visit us on the web at www.BollingerSchools.com

Bollinger Specialty Group

A Gallagher Company

Malcolm Blane
Higgins Insurance & Benefits
1819 East 9th Street
PO Box 552
Hopkinsville, KY 42240

Re: Student Accident Insurance Renewal

Dear Malcom:

It's time to renew your client's Student Accident Insurance coverage for the 2019-2020 school year.

We feel our plan offers among the richest benefits, highest maximums, and longest benefit periods available. Bollinger Specialty Group has provided Student Accident Insurance to public school districts, private schools, charter schools, parochial schools, nursery schools and daycare centers nationwide for more than 70 years.

We have enclosed a renewal proposal including the price quotation to renew your client's current coverage. To renew coverage, simply sign and return the proposal prior to the effective date. Please mail to the address listed below or email to Tom_Doering@ajg.com. If you would like to consider some alternative plan designs, we offer a wide choice of plan options and I would be happy to explain these options with you in detail.

If you have any questions, just give me a call at (404) 974-3943.

Sincerely,

Tom Doering
Area Vice President
Phone: (404) 974-3943
Fax: (973) 921-2876