



January 15, 2026

Roberts Insurance would like to thank you for the opportunity to provide quotes for your Student Accident Insurance. Our primary focus has been, is and always will be Student Accident Insurance programs, products, and consulting. What differentiates Roberts Insurance from other agencies is our philosophy that student insurance programs should be uniquely designed for each individual institution. Our personalized service and attention to detail throughout the entire year is essential for our mutual success. As a result of continued support, we now insure over 160 districts throughout the state.

For the 2026/27 policy year, we are pleased to offer Dayton Independent Schools the following renewal through **National Union Fire (AIG)**, including a \$7.5 million Catastrophic policy with Zurich American Insurance Company. **Health Special Risk (HSR)** will continue to process the claims:

- **Plan 4: Scheduled Benefits (High Option) - \$24,193.25**

If you have any questions, please contact us by phone at 859-623-7684. We can also be reached by email:

Joe Roberts:               joe@bobrobertsins.com  
John Roberts:             john@bobrobertsins.com

We appreciate the opportunity to handle your insurance needs again during the upcoming policy year. We look forward to hearing from you!

# BLANKET ACCIDENT INSURANCE

**The Roberts Agency – Kentucky Student Accident Plan #4**  
("the Policyholder")

**National Union Fire Insurance Company of Pittsburgh, Pa.**  
("the Company")

Policy #:



## Who Is Eligible?

Class	Description of Class
I	All registered PreK-12 students of the Policyholder.

## What Activities Are Covered?

Class I: While participating in or attending any regularly scheduled and supervised activity of the Policyholder, excluding/including interscholastic football and excluding/ including interscholastic sports; or while participating in or attending an authorized and sponsored activity (including after school session or weekends) of the Policyholder on premises designated by the Policyholder. This includes direct and uninterrupted travel to and from such activities in a vehicle designated by the Policyholder and to or from the student's residence to attend regular Policyholder sessions.

## Benefit Schedule

Loss of	Maximum Amount
<b>CLASS I</b>	
Accidental Death	\$10,000
Accidental Dismemberment	\$10,000
Accident Medical Expense with Expanded Medical: (Excess)	\$25,000
Deductible:	\$0
Coinsurance:	100%
Incurral Period:	180 days
Benefit Period:	104 weeks
Dental Maximum:	\$500 per tooth
Hospital Room and Board	100% of Usual and Customary up to \$5,000
Maximum Number of Days	365 per stay
Hospital Miscellaneous	100% of Usual and Customary up to \$5,000
Physical Therapy:	100% of Usual and Customary up to \$100 per Visit, up to \$500 per accident
Maximum Number of Visits	5
Outpatient X-Ray Examinations:	100% of Usual and Customary up to \$500 including costs for reading
Orthopedic Equipment:	100% of Usual and Customary up to \$500
Prescription Drugs	100% of Usual and Customary up to \$100
Felonious Assault Benefit:	\$10,000
Aggregate Limit	\$500,000

**IMPORTANT:** The Policy provides accident insurance only. It does not provide comprehensive/major medical coverage and does not satisfy the 'minimum essential coverage' requirements of the Patient Protection and Affordable Care Act.

This is only a brief description of the insurance coverage(s) included in the Policy under Policy Series C11695DBG(Rev.01/16)-KY. The Policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the Policy. If there are any conflicts between this document and the Policy, the Policy shall govern in all cases.

Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY. It is currently authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445.

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December 1, 2019



# **Catastrophic Summary of Benefits**

Underwritten by Zurich American Insurance Company

## Accident Medical Benefits

- Maximum Benefit Amount: \$7.5 million
- Deductible: \$25,000
- Corridor Deductible
- Benefit Period: 10 years
- Deductible must be satisfied within two years from the date of the Covered Accident

## Catastrophe Cash Benefit

- Maximum Benefit Amount: \$500,000
- Initial Lump Sum Benefit Amount: \$104,000
- Monthly Benefit Amount: \$3,300 payable for up to 120 months

## Heart Failure Benefit

- Benefit Amount- \$10,000

## Seat Belt/Air Bag Benefit

- Maximum Benefit Amount- \$5,000 each

## Accidental Death Benefit

- Benefit Amount- \$10,000

## Accidental Dismemberment Benefit

- Maximum Benefit Amount- \$20,000