



March 2, 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 Hardin County Schools the following renewal through **Berkley Accident & Health**, including a \$7.5 million Catastrophic policy with Zurich American Insurance Company. **Health Special Risk (HSR)** will continue to process the claims:

- **Plan 3: 100% of Usual & Customary with \$1,000 Limit on Physical Therapy - \$77,575.25**

Additionally, we have obtained quotes from several other carriers, including the same \$7.5M Catastrophic coverage with Zurich American Insurance Company for your consideration.

K&K Insurance would take over processing the claims:

Plan 3: 100% of Usual & Customary with \$1,000 Limit on Physical Therapy

AXIS	\$73,914.25
Zurich	\$73,614.25
Hartford	\$71,150.25

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!

KENTUCKY K-12 STUDENT ACCIDENT INSURANCE

BASIC OPTION – PLAN 3



CLASSES OF ELIGIBLE PERSONS

OPTION 1: All registered students, teachers and coaches of the Policyholder.

OPTION 2: All registered student athletes of the Policyholder.

COVERED ACTIVITIES

OPTION 1: SCHOOL & SPORTS COVERAGE

The policy covers each eligible person during the policy period while he or she is: A) participating in school related activities; 1) sponsored by the Plan Sponsor; and 2) on the premises designated and supervised by the Policyholder; or B) traveling with a group in connection with the activities under the direct supervision of the Policyholder; or C) while participating as a member of a team in intramural, club or interscholastic competitive sports activities sponsored and supervised by the Policyholder.

OPTION 2: SPORTS COVERAGE

The policy covers each eligible person during the policy period while he or she is: A) participating as a member of a team in intramural, club or interscholastic competitive sports activities sponsored and supervised by the Policyholder on the premises designated and supervised by the Policyholder; or B) traveling with a group in connection with the activities under the direct supervision of the Policyholder.

ACCIDENT BENEFITS	LIMITS
Accidental Death and Dismemberment (AD&D)	Principal Sum: \$10,000 <ul style="list-style-type: none"> Time Period for Loss: 180 days
Aggregate Limit of Liability per Covered Accident	\$500,000 benefit maximum (Applies to AD&D benefits only)
Accident Medical and Dental Expense	Accident Medical Expense: \$25,000 <ul style="list-style-type: none"> Co-Insurance: 100% Deductible: \$0 Corridor Terms of Payment: Full Excess Loss Period (first Covered Accident Expenses must be incurred within): 180 days from the date of the Covered Accident Benefit Period: 104 weeks Physiotherapy: \$100 per visit up to a maximum of 10 visits per Covered Accident Deferred Treatment Expense Benefits <ul style="list-style-type: none"> Deferred Dental Expenses: \$25,000 Benefit Period: to age 28
ADDITIONAL BENEFITS	LIMITS
Bereavement and Trauma Counseling	Benefit Amount: \$150 per session Maximum Number of Sessions: 10 sessions Maximum Benefit per Covered Accident: \$1,500
Coma	1% of the Principal Sum for the first 11 months, subject to 100% of the Principal Sum amount
Felonious Assault and Violent Crime	Accidental Death and Dismemberment Benefit 100% multiplied by the portion of the Principal Sum applicable to the Covered Loss
Home Alteration and Vehicle Modification	20% of the Principal Sum subject to a maximum of \$2,000

Any Deductibles, Benefit Periods, and Benefit Maximums apply on a per Covered Person, per Covered Accident basis. The policy contains an Excess Provision for mandatory coverage. No benefits are payable for expense incurred that is paid or payable by other valid and collectible insurance.

IMPORTANT INFORMATION

This is a brief description of coverage provided under policy form series AH51051-KY, and rider series AH-51209 and AH-51207-KY, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.

Coverage does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from offering or providing insurance.

Insurance coverage offered by Berkley Accident and Health is underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and both rated A+ (Superior) by A.M. Best.
For complete details, please contact us at SpecialRiskSolutions@BerkleyAH.com.

VISIT OUR WEBSITES:

Company Website: www.BerkleyAH.com • Corporate Website: www.Berkley.com
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Kentucky Student Accident Plan #3

100% Reasonable Charges Plan with Physical Therapy Limit



Eligible Persons Are: Means any person who is a registered student, teacher, and/or coach of the policyholder.

Covered Activities: This policy covers each Eligible Person during the policy period while he or she is: a) participating in school related activities; 1) sponsored by the Plan Sponsor; and 2) on the premises designated and supervised by the Policyholder; or b) traveling with a group in connection with the activities under the direct supervision of the Policyholder c) while participating as a member of a team in intramural, club or interscholastic competitive sports activities sponsored and supervised by the Policyholder.

ACCIDENT MEDICAL EXPENSE BENEFIT	Class 1
Maximum Benefit Amount:	\$25,000 per Insured per Injury
Deductible:	\$0 per Insured per Injury
Benefit Percentage:	100% of R&C
Loss Period:	26 weeks
Benefit Period:	2 year / 10 year for dental

SCHEDULE OF BENEFITS

The Policy provides benefits for loss due to a covered Injury up to the Maximum Benefit of \$25,000 for each Injury. Provided that the treatment begins within 60 days from the date of the Injury, benefits will be payable for covered Medical Expenses incurred within two years from the date of the Injury up to the maximum benefit per service as scheduled below. Covered Expenses means the Medically Necessary and Reasonable Charges for services, supplies, and treatment provided or prescribed by a Physician for which an Insured Person is required to pay. Benefits are subject to all applicable conditions, exclusions and limitations and any deductible and coinsurance provisions shown. Benefits are limited to the amounts shown for specific services or supplies.

Note: This Benefit is subject to the Exclusions and other provisions of the Policy. In addition, the following limitations apply. Benefits for Covered Expenses shown below are subject to the Maximum Benefit Amount, Deductible, Benefit Percentage, Loss Period, and Benefit Period shown above, unless otherwise specified. Benefits sub-limits shown below are per Insured Person per Injury, unless otherwise specified.

Covered Expenses	Benefit Sub-Limits
Physical Therapy:	Up to \$100 per day, up to 10 days, limited to one treatment per day.

Felonious Assault Benefit

Benefit Percentage: 100% of the amount otherwise payable for the covered loss.
 Maximum Benefit Amount: \$10,000 Per Injury

Felonious Assault is defined as a physical attack by another person resulting in bodily harm. A physical attack is any lawful or unlawful use of force or violence with the intent to cause bodily injury. The physical attack must be considered a felony or misdemeanor in the jurisdiction in which it occurs. See full policy language for further description of coverage.

Crisis Management Benefit

Maximum Benefit Amount: \$10,000 Per incident

If an Insured is killed as a result of criminal violence while participating in a Covered Activity, We will pay up to \$10,000 to the Policyholder involved to assist in accessing outside counseling and other care they deem is needed by all affected Insured Person.

R&C = Reasonable Charges

ACCIDENTAL DEATH AND SPECIFIC LOSS BENEFIT	Class ALL
Aggregate Limit of Liability:	\$500,000
Accidental Death Principal Sum:	\$10,000
Specific Loss Principal Sum:	\$10,000

See the Specific Loss Benefit Provision in the Policy for any applicable benefit reduction in the Principal Sum.

This is a brief illustration of coverage offered through the K12 Student Athletic and Accident Insurance. The Master Policy issued will be the contract and will govern and control the payment of benefits. The Policy is a non-renewable one year term policy. The policy contains an Excess Provision for mandatory coverage. No benefits are payable for expense incurred that is paid or payable by other valid and collectible insurance. The Reasonable Charge is determined by comparing charges for similar services to a national database adjusted to the geographical area where the services or procedures are performed, by reference to the 75th percentile of Ingenix schedules. The Insured Person may be responsible for the difference between the Reasonable Charge and the actual charge from the Provider.

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