Student Accident Policy

Eligibility
All enrolled and registered, tuition paying students are covered by CCSF’s Student Accident Insurance Policy.

Accident Medical Expenses
We will pay 100% Usual, Reasonable and Customary for in-network charges and 80% of Usual, Reasonable and Customary charges for non-network providers on charges incurred during the 52 weeks following the original date of injury up to:

**Student:** $50,000 per Covered Injury; $50 deductible

**Student-Athlete:** $25,000 per Covered Injury; Football and Soccer $100 deductible, All Other Sports $50 deductible

**Child(ren) of Student enrolled in Child Care:** $50,000 per Covered Injury; $50 deductible

**Official Visitor:** $1,000 per Covered Injury; $50 deductible

**Medical Benefit Maximums:** We will pay for the following services and supplies up to the maximum amounts or days or visits shown below:

- Skilled Nursing facility care, up to 100 days per accident.
- Home health services, up to 100 visits per accident.
- Prosthetic Devices, up to $1,000 per accident.
- Durable Medical Equipment, charges for rental or purchase up to $2,000 per accident.

For additional information or claims assistance, please contact:

A-G Administrators, Inc.
PO Box 979
Valley Forge, PA 19482

Email: claims@agadm.com

Website: www.agadministrators.com

**Telephone:** 1-610-933-0800 or Toll-Free 1-800-634-8628

**Fax:** 610-935-2860

The summary description of coverage in this brochure is for informational purposes only. In the event of any conflict between this brochure and any other description of the services provided and any insurance policies, the actual insurance policy will control.

Plan is underwritten by:
QBE Insurance Corporation

Claims Administration provided by:
A-G Administrators, Inc.

Students are responsible for proper and timely filing of all claims. City College of San Francisco is not responsible for any losses or unpaid expenses resulting from failure to properly file or document a claim. An injury claim form can be obtained at www.agadministrators.com
Insured or Covered Person means an eligible Student as defined in the Policy, who has been enrolled, and for whom premium has been paid, for coverage under this Plan.

Loss means medical Expense caused by Injury and covered by the Policy.

Qualifying Coverage means: 1) any group health insurance plan, insurance arrangement or self-insured plan, or 2) an individual health insurance plan that provides benefits.

Usual, Reasonable and Customary – With respect to fees or charges, fees for medical services or supplies which are:
(a) Usually charged by the provider for the service or supply given; and
(b) The average charged for the service or supply in the locality in which the service or supply is received; or
(c) With respect to treatment or medical services, treatment which is reasonable in relationship to the service or supply given and the severity of the condition.

Supervised or Sponsored Activity means a Certificate holder or School authorized function:
(1) In which the Covered Person participates;
(2) Which is organized by or under its auspices;
(3) Which is within the scope of customary activities for such entity

Sickness means illness or disease that is the sole cause of the Loss.

We, Us or Our means QBE Insurance Corporation.

You, Your or Yours means Covered Persons.

Covered Activities

Student: On the School premises: while School is in session including recess and lunch periods; or while School is not in session, if the Covered Person is involved in a Supervised or Sponsored Activity.

Student - Athlete: Taking part in a regularly scheduled athletic game or competition; or a practice session for an athletic team or club; Traveling to or from such a game, competition or practice session provided they are: traveling with the athletic team or club; or an adult authorized by the athletic team or club; or traveling directly, without interruption: between his home and a scheduled game, competition or practice session; in a vehicle which is designated or furnished by the athletic team or club; operated by a properly licensed, adult driver; or under the direct supervision of the athletic team or club; or in another vehicle when: or operated by a properly licensed driver; and travel time does not exceed an hour each way.

Child(ren): of an enrolled and registered student who while in or about the child care facility provided by the College, provided that the facility is on the college campus; or While attending classes provided by the College with their student parent.

Official Visitor: A guest who has been formally invited to campus, who is on campus to conduct research or to address the faculty and/or students and approved by a university official. Vendors and non-student spectators, regardless of activity are not official visitors.

Covered Medical Expenses

- For covered medical expenses;
- For Usual, Reasonable and Customary (U,R&C) Charges;
- For care prescribed as being necessary by a Physician;
- Per Injury per Policy year;
- Where expenses are incurred with 52 weeks from the original date of injury
- Where treatment is sought within 180 days after the Accident that causes the injury or as soon as reasonably possible;
- Subject to the aggregate maximum benefit, co-insurance and covered percentages, co-payments, maximum benefits and limits as stated in the Policy; and Subject to the terms and conditions of the Policy and any Exclusions and Recovery Limitations and Other Insurance provisions.