

# *The South Carolina Independent School Association* **2021-22 Catastrophe Accident Policy Notice**

INSURER: AIG - National Union Fire Insurance Company of Pittsburg, PA, A.M. Best Rated A XV

NOTICE: The **Required Catastrophic Medical Insurance Policy** that covers all SCISA Students in All School Related Activities will be in effect as of August 1, 2021 through August 1, 2022.

Premiums are to be paid by September 14, 2021. The cost of the policy is \$3.15 per student. Premiums will be based on the number of students reported by each school on your annual report (**grades K3-12**).

This Policy is a part of a **comprehensive coverage plan for SCISA and the many activities** that take place. Included in this coverage:

- Catastrophic medical insurance for students;
- General Liability coverage for SCISA;
- Liability coverage for SCISA All-Star events/coaches;
- Liability coverage for officials.

#### **GENERAL DESCRIPTION OF COVERAGE COVERED PERSONS:**

All enrolled students, coaches, managers, and trainers of member schools while participating in a covered activity.

#### **COVERED ACTIVITIES**

Coverage under the Policy is provided to an Insured while participating in the following covered activities: while on school premises while school is in session, or while involved in a school sponsored activity including sports and football, with adult supervision provided by the school. Or, while traveling directly from home to either school, while school is in session, or to a school sponsored activity.

#### **\$6,000,000 ACCIDENT MEDICAL MAXIMUM**

If an Insured suffers an Injury that, within 90 days of the date of the accident that caused the Injury, requires him or her to be treated by a Physician, the Company will pay the Usual and Customary Charges incurred for Medically Necessary Covered Accident Medical Services received due to that Injury, up to a \$6,000,000 Maximum Amount per Insured for all Injuries caused by the same accident. The benefit is payable only for such charges incurred after the \$25,000 Deductible has been met. The Deductible must be met during the 104 week Deductible Incurra I Period. Benefits are then payable for charges incurred within 520 weeks after the date of the accident causing the Injury.

#### **\$500,000 CATASTROPHE CASH BENEFIT**

An Initial Lump Sum benefit will be paid based on the policy table up to a \$100,000 Lump Sum Maximum Amount after said conditions continue for 6 consecutive months. Thereafter, a monthly benefit will be paid based on the table up to \$3,333.33 for the lifetime of the Insured, not to exceed 120 months, so long as the Insured remains Disabled due to the Paralysis or Coma. If Injury to the Insured results within 180 days of the date of the accident that caused the Injury, in Paralysis or Coma, the Company will pay a benefit under the conditions described below up to the Catastrophic Cash Benefit Maximum Amount. In order for a benefit to be payable, the Paralysis or Coma must continue for a Waiting Period of 6 consecutive months, and must be determined by a Physician to be permanent and irreversible at the end of that Waiting Period and must result in Disability. The benefit payable is based on the percentage of the Initial Lump Sum and Monthly Maximum Amount(s) shown for the causes of Disability shown in policy coverage chart.

IT IS CRUCIAL THAT YOU ADVISE YOUR CARRIER OF THE EXISTENCE OF THE SCISA COVERAGE SO THAT YOUR OWN COVERAGE CAN DOVETAIL WITH THIS COVERAGE TO PROVIDE THE LEVEL OF PROTECTION YOU DESIRE. DO NOT CANCEL ANY POLICIES NOW IN EXISTENCE UNTIL YOU HAVE DONE THIS.

You and your insurance carrier should contact John Sadler (803-254-6311) for additional details and questions.

**The South Carolina Independent School Association**  
**Post Office Drawer 690 - Orangeburg, South Carolina 29116**



# The South Carolina Independent School Association

TO: All SCISA Schools

## Catastrophic Insurance for the 2021 – 2022 School Year

NOTICE: The **Required Catastrophic Medical Insurance Policy** that covers all SCISA Students in All School Related Activities. The policy will be in effect on August 1, 2021 through August 1, 2022. Premiums are to be paid by September 14, 2021. The cost of the policy is **\$3.15 per student**. Premiums will be based on the number of students reported by each school on your annual report (grades K3-12).

### Areas Covered:

#### **Catastrophe Accident Coverage:** (also see page 1)

All enrolled students, coaches, managers, and trainers of member schools while participating in a covered activity. Coverage under the Policy is provided to an Insured while participating in the following covered activities: while on school premises while school is in session, or while involved in a school sponsored activity including sports and football, with adult supervision provided by the school. Or, while traveling directly from home to either school, while school is in session, or to a school sponsored activity.

#### **ACCIDENT & GENERAL LIABILITY POLICY OUTLINE- OFFICIALS**

INSURED: South Carolina Independent School Association/ Officials INSURER: Nationwide Mutual Insurance Company, A.M. Best Rated A+ XV POLICY TERM: 8-1-19 to 8-1-20 - GENERAL LIABILITY LIMITS OF INSURANCE: General Aggregate Limit \$5,000,000 Products-Completed Operations Aggregate Limit \$1,000,000 Personal and Advertising Injury Limit \$1,000,000 Each Occurrence Limit \$1,000,000 Fire Damage Limit - Any one fire \$300,000 Medical Expense Limit - Any one person \$5,000 Participant Legal Liability \$1,000,000

#### **COMMERCIAL GENERAL LIABILITY POLICY OUTLINE-COACHES**

INSURED: South Carolina Independent School Coaches Association INSURER: Arch Insurance Company, A.M. Best Rated A+ XV POLICY TERM: 8-1-19 to 8-1-20 COVERED EXPOSURES: Liability coverage for member coaches of the Insured for claims brought by third parties, either spectators or participants, for allegations of negligence while in the course and scope of their Coaching duties. LIMITS OF INSURANCE: General Aggregate Limit \$5,000,000 per insured Products-Completed Operations Aggregate Limit \$5,000,000 Each Occurrence Limit \$1,000,000 Personal and Advertising Injury Limit \$1,000,000 Participant Legal Liability Included Damage to Premises Rented to You \$1,000,000 Medical Expense Limit - Other Than Participants Excluded Sexual Abuse & Molestation (Each Occurrence) \$1,000,000\* Sexual Abuse & Molestation (Aggregate) \$2,000,000\*

This Policy is a part of a **comprehensive coverage plan for SCISA and the many activities** that take place. Included in this coverage:

- Catastrophic medical insurance for students; Liability coverage for SCISA;
- Liability coverage for SCISA All-Star events/coaches; Liability coverage for officials.

## SCISA Catastrophic Insurance Policy 2021 – 2022 School Year

The SCISA Board of Directors approved Catastrophic Plan is Required of all schools. The effective date of the policy is August 1, 2021 - August 1, 2022.

School \_\_\_\_\_ Date \_\_\_\_\_

Total Number of All Students (K3-12): \_\_\_\_\_ x \$3.15 = \_\_\_\_\_

Make Check Payable to: SCISA

PLEASE DO NOT INCLUDE ANY OTHER PAYMENTS IN THIS CHECK.

Mail to: SCISA  
P.O. Drawer 690  
Orangeburg, SC 29116