

## WHAT IS COVERED—Continued Accidental Death and Dismemberment

**Accidental Death Benefit** - If injury to the insured results in death within 365 days of the date of the accident that caused the injury, the carrier will pay 100% of the maximum amount.

**Accidental Dismemberment Benefit** - If injury to the insured results, within 365 days of the date of the accident that caused the injury, the carrier will pay 50% of the maximum amount per lost scheduled body part up to the 100% maximum amount.

### Coverage Limits are:

Principal Sum \$10,000  
Aggregate Limit \$250,000

## WHAT IS EXCLUDED

This policy will not cover the loss resulting from:

1. Suicide or any attempt by the Insured; or
2. Sickness, disease or infections of any kind; except bacterial infections due to an accidental cut or wound, botulism or ptomaine poisoning; or
3. Insured's commission of or attempt to commit a felony; or
4. Declared or undeclared war, or any act of declared or undeclared war; or
5. Participating in team sports, except participation in a covered activity; or
6. Full-time active duty in the armed forces of any country or international authority, except the National Guard or organized reserve corps duty; or
7. Any condition for which the Insured is entitled to benefits under any Workers' Compensation Act or similar law; or
8. Insured being under the influence of drugs, unless taken under the advice of a Physician.

The information contained within this brochure is intended to provide a general description of coverage for the student accident insurance and does not attempt to cover all the terms and conditions of the policy. If you need to file a claim, please go to the link for a claim form and contact AIG at 1-800-551-0824 or contact your Campus Risk Manager at the following link:  
[http://www.alaska.edu/risksafety/zz\\_campus\\_contacts/](http://www.alaska.edu/risksafety/zz_campus_contacts/)

## PREMIUMS

Premiums vary depending upon the type of activity in which the student is participating.

### Activities:

Low Hazardous Activities/Trips—tours, Indoor classroom activities, seminars, etc.	\$ 1.20	per day
Hazardous Activities/Trips—mountain climbing, camping, boating, etc.	\$ 2.60	per day
Hazardous Activities/Trips—includes Emergency Evacuation and Repatriation	\$ 3.20	per day
Student Foreign Travel—includes Emergency Evacuation and Repatriation	\$ 1.30	per day
<b>Courses:</b>		
On the Job Training—internships allied health, mechanics, food prep, etc.	\$ 0.70	per week
Physical Ed/Recreation Classes—(aerobics, tennis, dance, theatre, etc.)	\$ 1.30	per day
Automotive, Construction, Diesel and Welding Technology Courses	\$ 5.15	per semester
All participants of the Policy Academy	\$ 50.00	per semester
All participants of Firefighting, Logging and Forestry Classes.	\$ 83.25	per semester
Flight Training—Students must complete the course within 6 months	\$ 80.25	per course
Mining & Petroleum Training Education programs.	\$376.00	per course
Alaska Marine Highway Oiler Internship for participants while onboard vessel.	\$363.90	per year

# AIG Student Accident Insurance



### Claims Contact Information:

AIG  
Accident & Health Claims Department  
P.O. Box Shawnee Mission, KS 66285  
Telephone: 1-800-551-0824  
Fax: 1-866-893-8564  
[AHclaims@aig.com](mailto:AHclaims@aig.com)

Policy #SRG 9118020

## WHAT IS COVERED General Information

Student accident insurance coverage is available to University of Alaska students through the System Office of Risk Services. The specific criteria that must be met in order for the University to make available student accident insurance is that the event/program be:

- University sponsored;
- University scheduled; and
- University Supervised (by a UA staff)

It is important to note that the student accident insurance covers injuries, NOT personal health or sickness. In addition, this coverage is excess to other insurance policies available to the student. In other words, the insurance picks up expenses after other coverages an injured student may qualify for, under the student's personal insurance policy, spouse's insurance, or parent's insurance have been exhausted.

### **PLEASE NOTE:**

**COVERAGE DOES NOT GO INTO EFFECT UNTIL THE COMPLETED ON-LINE APPLICATION FORM AND PREMIUM PAYMENT HAVE BEEN RECEIVED BY THE INSURANCE CARRIER. THE CONTACT PERSON WILL RECEIVE AN EMAIL CONFIRMATION OF COVERAGE WITHIN MOMENTS AFTER THE APPLICATION IS RECEIVED.**

### **NOTICE OF CLAIM**

Notice of claim must be given to the insurance carrier **within 20 days of an accident**. First go to the website for a link to a claim form at: <http://www.alaska.edu/risksafety/ua-only/student-accident-insurance/index.xml>, or call AIG at 1-800-551-0824 or contact your Campus Risk Manager for a claim form at the following link: [http://www.alaska.edu/risksafety/zz\\_campus\\_contacts/](http://www.alaska.edu/risksafety/zz_campus_contacts/)

If you have any questions regarding the coverage, please call (907) 450-8150.

## WHAT IS COVERED Accident Medical Coverage

If an insured suffers an injury that, within 90 days of the date of the accident that caused the injury, requires treatment by a Physician, the carrier will pay the usual and customary charges incurred for medically necessary covered accident medical services received due to that injury, up to the maximum amount per insured for all injuries caused by the same accident. This benefit is payable only for such charges incurred with 52 weeks after the date of the accident causing that injury.

Covered Accident Medical Service(s):

- Hospital semi-private room and board (or room and board in an intensive care unit); Hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an Ambulatory Medical Center;
- Services of a Physician or a registered nurse;
- Ambulance service to or from a Hospital;
- Laboratory tests;
- Radiological procedures;
- Anesthetics and the administration of anesthetics;
- Blood, blood products, artificial blood products, and the transfusion thereof;
- Physical therapy and occupational therapy;
- Rental of Durable Medical equipment;
- Artificial limbs, artificial eyes or other prosthetic appliances; or
- Medicines or drugs administered by a Physician or that can be obtained only with a Physician's written prescription.

Coverage Limits are:

Type of Coverage:	Excess other Existing Insurance
Medical	\$50,000 Max. Limit
Dental	\$250 Per Sound Natural Tooth \$500 Max. Limit
Deductible:	None

## WHAT IS COVERED Emergency Evacuation & Repatriation

This coverage can be purchased for hazardous trips. This coverage is highly recommended for trips to remote sites where the appropriate medical treatment is not available. Emergency Evacuation and Repatriation coverage is automatically included in Foreign trips.

**Emergency Evacuation**—The carrier will pay for covered emergency evacuation expenses reasonable incurred, while participating in a covered activity, if the Physician ordering the emergency evacuation certifies the severity of the Insured's injury or emergency sickness warrants emergency evacuation. All transportation arrangements made for the emergency evacuation must be by the most direct and economical conveyance and route possible (see AIG Assist).

**Repatriation**—If an insured suffers loss of life due to an injury or emergency sickness while participating in a covered activity, the carrier will pay for covered expenses reasonably incurred to return the body to its current place of primary residence (see AIG Assist).

**AIG Assist**—Assistance Services must make all arrangements and must authorize all expenses in advance for this benefit to be payable. If it was not reasonably possible to contact AIG Assist in advance, the carrier reserves the right to determine whether the benefit will be payable.

**Coverage Limits are:**

Emergency Evacuation	\$50,000 Max. Limit
Repatriation	\$10,000 Max. Limit

**AIG**  
**STUDENT ACCIDENT INSURANCE**  
**Policy # SRG 9118020**  
**Policy & Claim information: 1-800-551-0824**  
**Fax: 1-866-893-8574**  
**[\(claim form link\)](#)**

**ASSISTANCE SERVICES CONTACT:**  
**Toll free (within the U.S.) 1-800-626-2427**  
**Collect (outside the U.S.) 713-267-2525**

**Activities:**

**\$1.20 Per Day**

**\$2.60 Per Day**

**\$3.20 Per Day**

**\$1.30 Per Day**

**Courses:**

**\$0.70 Per Week**

**\$1.30 Per Week**

**\$80.25 Per Course**

**\$5.15 Per Semester**

**\$363.90 Per Year**

**\$83.25 Per Semester**

