

# Home School Insurance Solutions

(800) 456-6624

www.homeschoolinsurancesolutions.com

## ACCIDENT MEDICAL

### Schedule of Benefits

Carrier	OneBeacon Insurance
	Rated A (Excellent) by AM Best
Coverage	Full Excess
Maximum Benefit	\$25,000
Deductible	\$0
Accidental Death & Dismemberment	\$10,000
Incurral Period	60 days
Benefit Period	52 weeks

### Covered Expenses

#### In-Patient Hospital Services

Daily In-Hospital Benefit	100% of the average semi-private room rate
Outpatient Hospital Services	100% of Covered Expenses

#### Physicians Services

Surgery Benefit	100% per procedure
Physician's Surgical Facilities	100% per procedure
Second Opinion or Consultation	100%
Anesthesia Benefit	20% of the Surgical Benefit
Inpatient Visits	100% per visit
Office Visits	100%
Outpatient X-ray	100%
Outpatient Physiotherapy	100%
Ambulance Services	100%
Medical Services & Supplies	100%
Dental Services	100%
Prescription Drugs	100%

The **Home School Legal Defense Association (HSLDA)** does not assume any of the insurance risk provided by the carriers. **HSLDA** is not involved in the administration of these plans including premium collection or adjudication of claims.

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### General Exclusions

The Policy does not cover any losses caused in whole or in part by, or resulting in whole or in part from, the following:

- suicide or any attempt at suicide; intentionally self-inflicted **Injury** or any attempt at intentionally self-inflicted **Injury**, including, but not limited to, any attempt to restrict the flow of oxygen to the brain for purposes of autoeroticism or auto-erotic asphyxiation;
- illness, disease, or infections of any kind, regardless of how contracted; medical or surgical treatment of illness, disease or infections; or complications following the surgical treatment of illness, disease or infection except for **Accidental** ingestion of contaminated foods;
- cosmetic surgery, except for reconstructive surgery that is **Medically Necessary** due to a **Covered Injury**;
- hernia of any kind; hemorrhoids of any kind; Osgood-Schlatter's Disease; osteochondritis; appendicitis; osteomyelitis; cardiac disease or conditions; pathological fractures; congenital weakness; detached retina unless caused by a **Covered Injury**; or mental disorder or psychological or psychiatric care or treatment whether or not caused by a **Covered Accident**;
- war, or any act of war, whether declared or undeclared;
- involvement in any type of active military service;
- treatment provided in a governmental **Hospital** unless the **Insured Person** is legally obligated to pay such damages;
- any **Injury** for which the **Insured Person** is entitled to benefits pursuant to any Workers' Compensation Law or other similar legislation;
- any **Injury** for which the **Insured Person** is entitled to recover benefits from a third party;
- the **Insured Person** being under the influence of intoxicants or drugs, unless taken under the advice and in accordance with the directions of a **Physician** operating within the scope of his or her authority. The **Insured Person** is conclusively deemed to be under the influence of intoxicants if the level of alcohol in his or her blood exceeds the amount at which a person is presumed, under the law of the locale in which the **Accident** occurred, to be under the influence of alcohol if operating a motor vehicle, regardless of whether he or she is in fact operating a motor vehicle when the **Injury** occurs. An autopsy report from a licensed medical examiner, law enforcement officer reports, or similar items will be considered proof of the **Insured Person's** intoxication.;
- participation in the commission or attempted commission of a crime, any felony, an assault, insurrection or riot; or any **Injury** resulting from a provoked attack;
- a cardiovascular event or stroke caused by exertion prior to or at the same time as an **Accident**;
- air travel, except as a fare paying passenger on a scheduled commercial flight;
- participation in any of the following activities:
  - skydiving
  - hang gliding
  - parasailing
  - parachuting
  - automobile racing or stunts
  - bungee-jumping
  - scuba diving
  - heli-skiing
  - motorcycle racing or stunts
  - endurance tests
  - fire fighting
  - racing
  - acrobatic or stunt flying
  - extreme sport stunts
  - hunting
  - flight on a rocket-propelled or rocket launched aircraft
- riding in or on, entering into or alighting from, or being struck by a two (2) or three (3)-wheeled motor vehicle or a motor vehicle not designed primarily for use on public streets and highways.

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