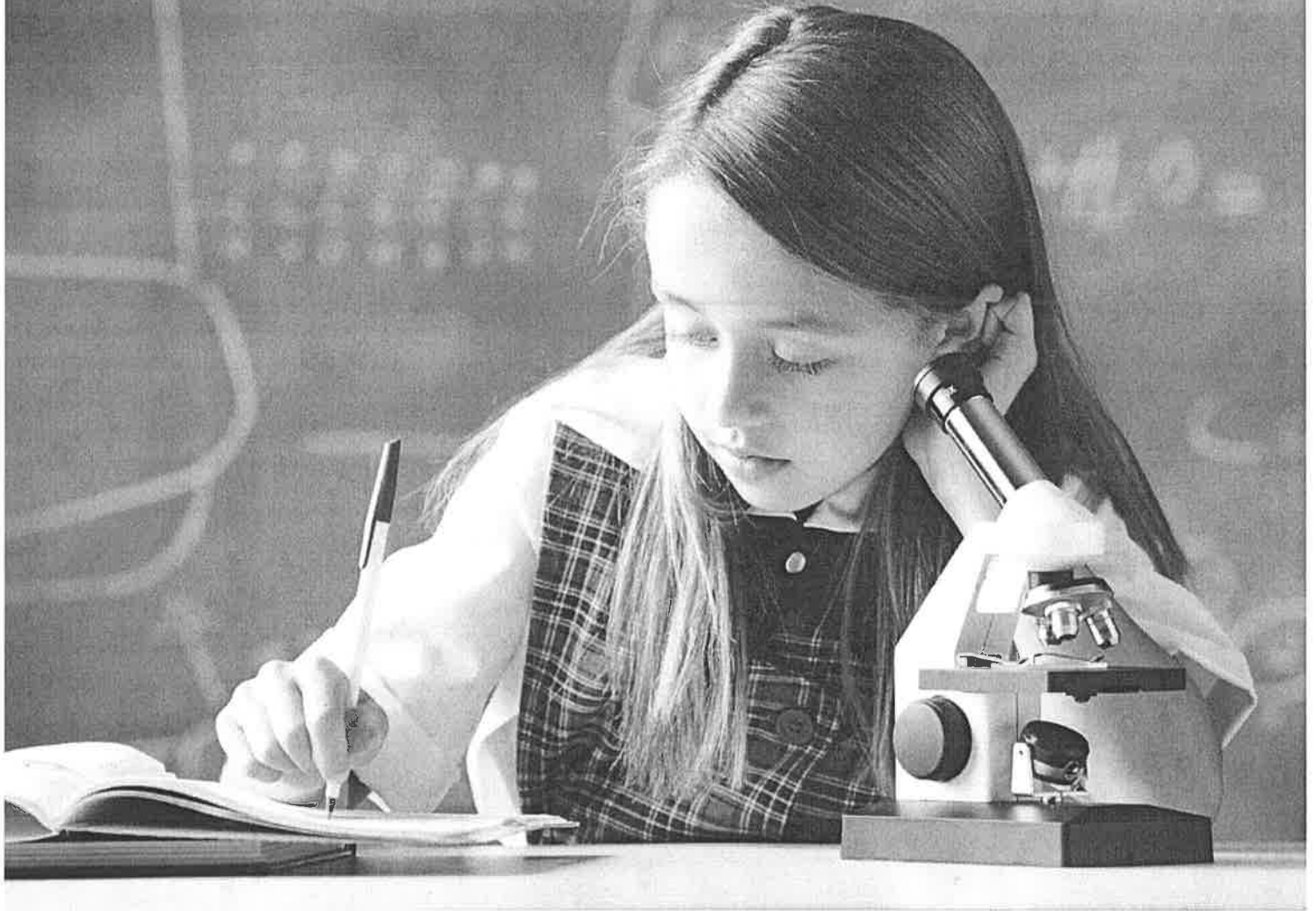


# Voluntary Student Accident Insurance

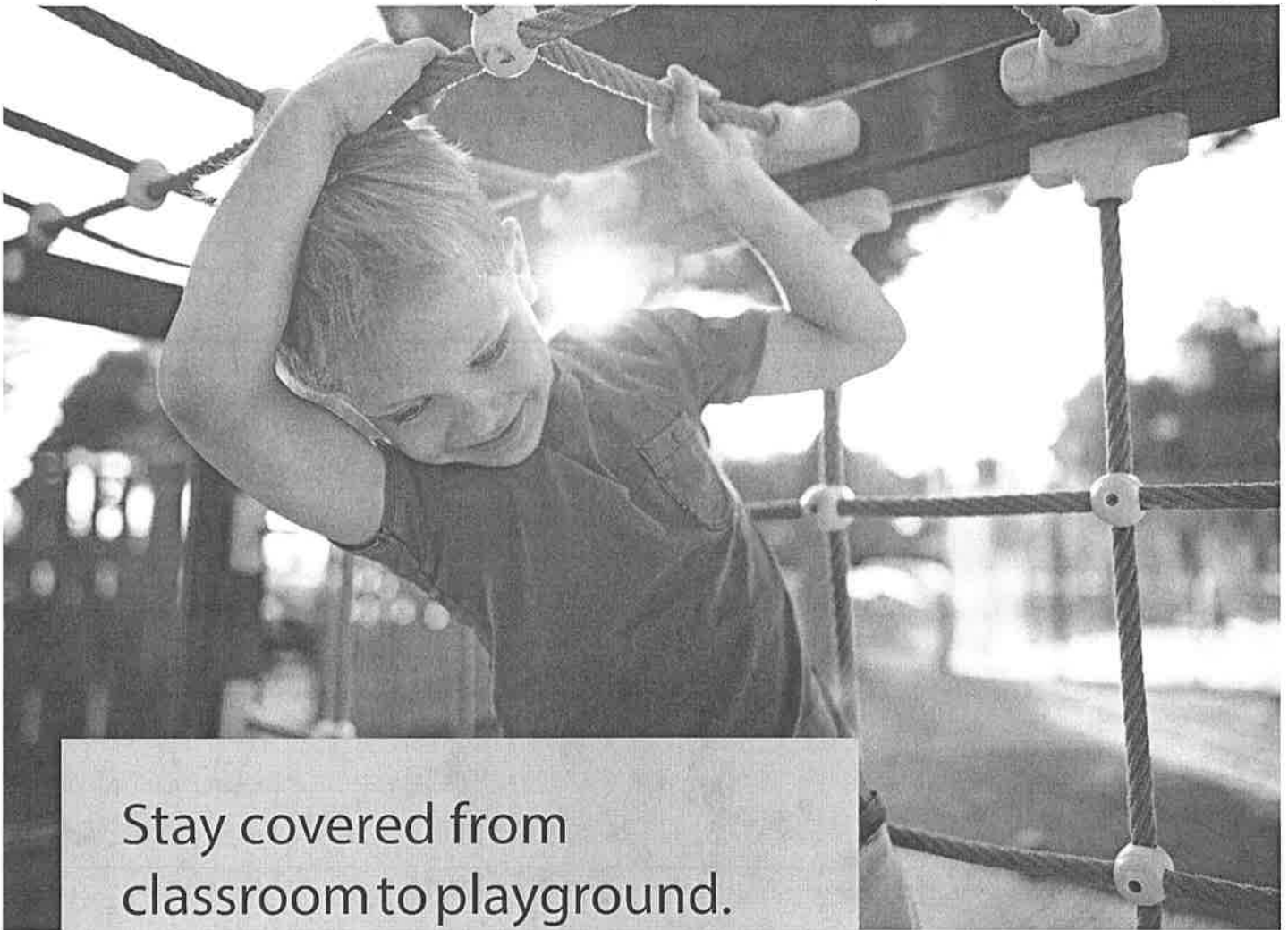


HSR is an independent licensed insurance agency and is authorized to sell this student accident insurance on behalf of Liberty Mutual Benefits. Coverage underwritten by: Liberty Insurance Underwriters Inc., a Liberty Mutual company, 175 Berkley Street, Boston MA 02116.

Health Special Risk, Inc.  
HSR Plaza II  
4100 Medical Parkway  
Carrollton, TX 75007-1517  
Phone: 866.409.5733, Ext. 5660  
Fax: 972.512.5819  
[www.healthspecialrisk.com](http://www.healthspecialrisk.com)



**THIS IS A LIMITED BENEFIT POLICY**



## Stay covered from classroom to playground.

Our insurance policy for K-12 is designed to provide best-in-class coverage for students who experience accidents.

Offered in connection with their school, this policy reimburses you for your child's eligible medical expenses if they experience an injury during a school-sponsored activity, like a field trip or athletic event, regardless if it's on or off school grounds.

Now, you can now focus more on what is important: your child's recovery; and less on the expenses to do so.



Accident & Health Insurance issued by  
Liberty Insurance Underwriters Inc.

Playing on school grounds or participating in school-sponsored activities are great opportunities for learning, making friends, and personal growth. However, accidents can occur and be disruptive to not just daily life activities but also to finances.

Did you know?

Over  
**200,000**  
children

go to the emergency room each year  
for playground-related injuries<sup>1</sup>

**75%**  
of injuries

related to playground equipment  
occur on school grounds<sup>1</sup>

If an accident happens, you will be prepared.

Our top priority is protecting your family's finances. That's why our K12 insurance policy provides a financial payout to your family if your child experiences a covered injury during a school-sponsored activity on or off school premises.

Because even with the school's coverage, if your child is injured during a field trip or athletic event, there still may be deductibles and out-of-pocket costs that can add up and cause you and your family financial stress.

This policy provides the additional financial protection needed to bring you peace of mind, so you can focus on getting your kid back to feeling like a kid again, rather than on expenses.

Additional Resources:	New Visitors:	Returning Policy Holders:
<p>To obtain information about this policy, please visit: <a href="http://www.K12StudentInsurance.com">www.K12StudentInsurance.com</a></p> <p>For Customer Service, please call: 866-409-5733</p>	<ol style="list-style-type: none"> <li>1. Browse Rates</li> <li>2. Apply for a policy</li> <li>3. If your school is covered, open a new account</li> <li>4. Apply for coverages for other students or to request changes in existing coverages, please visit MyAccount Logon</li> </ol>	<ol style="list-style-type: none"> <li>1. MyAccount Logon</li> <li>2. Maintain student data</li> <li>3. Maintain insurance coverage</li> </ol>



#### About us

We believe progress happens when people feel secure. For over 100 years, we've been committed to creating competitively-priced insurance products and services that provide security and confidence for our customers and their ever-changing needs. Our enduring commitment to expert advice, personalized service, and quality coverage has earned the loyalty of our customers. In fact, 90% of customers feel that Liberty Mutual provides quality products and is a brand they can trust<sup>2</sup>. As a trusted industry leader, we take pride in providing specially designed K-12 policies to meet our customers' needs.

<sup>1</sup>American College of Emergency Physicians' 2017 <sup>2</sup>Based on a 2017 study conducted by Qualtrics.

Liberty Insurance Underwriters Inc., a Liberty Mutual company, Issues Blanket Accident Insurance on policy form series LIUI AH BACC (12-13) and state variations identified by state code. Blanket accident insurance provides benefits if a covered injury is sustained in a covered accident, and it is not a substitute for major medical insurance. Product design and availability vary by state. Features and benefits may vary based on state approval. The policy form contains definitions of each of the injuries covered by the policy and the periods during which the injury must be diagnosed or services provided. This is a limited benefit policy. Payment of benefits are in the form of a cash payment. Payment is based upon sustaining a covered injury in a covered accident and is subject to policy terms and conditions, including benefit waiting and incurring periods, deductibles, limitations, and exclusions, including exclusions for sickness and disease, receipt of, or payment for, services by other insurance, and for injuries sustained during certain specific activities. Coverage provided and underwritten by Liberty Insurance Underwriters Inc. Home office: 175 Berkeley Street, Boston, MA 02116. Service center: Dover, NH. Equal Housing Insurer. ©2018 Liberty Mutual Insurance PER 465977 K12 2019/04

**Arkansas Voluntary Student Accident Insurance  
Schedule of Benefits**

<b>ACCIDENT MEDICAL EXPENSE BENEFIT</b>	<b>HIGH</b>
Full Excess Accident Expense Benefit Maximum	\$25,000
First Covered Expenses must be received within	60 days after the Covered Injury
Benefit Period	1 year from the date of the Covered Injury
Benefit Limit for Covered Injuries from any one motor vehicle Accident	\$500
<b>INPATIENT HOSPITAL SERVICES</b>	
<b>Room and Board Expenses</b>	
Semi-Private Room	up to \$200 per day
Hospital Miscellaneous Expenses	up to \$150 per day, to a maximum of \$750 per Covered Injury
Emergency Room Treatment	up to \$150 per Covered Injury
Emergency Room Treatment must occur within	72 hours of the Covered Injury
Registered Nursing Services	100% of the Usual and Customary Charges
<b>Physician Services</b>	
Surgery	up to \$1,000 per Covered Injury
Anesthesia and its Administration	25% of Physician's Surgery Allowance
Physician In-Hospital Non –Surgical Visits	up to \$35 first visit; \$25 per visit thereafter
<b>OUTPATIENT BENEFITS</b>	
Physician Office Non- Surgical Visits	up to \$35 first visit; \$25 per visit thereafter
Combined Maximum for CT scan, MRI, X-ray	80% of Usual & Customary Charges up to \$500 per Policy Year
Outpatient Physiotherapy Benefit	up to \$125 per Policy Year
Outpatient Orthopedic Appliances	up to \$75 per Covered Injury
Hospital Outpatient Surgery Facilities Payment	up to \$150 per Covered Injury
Ambulance Services	100% of the Usual and Customary Charges
Dental Services	up to \$150 per Tooth
Outpatient Prescription Drugs	up to \$25 per Policy Year
<b>AVAILABLE ONLY WHEN SELECTED</b>	
Deferred Treatment - Dental	up to \$10,000 per Covered Injury; Cost of bridges, dentures, or replacement of dental repairs up to \$250 per Covered Injury; 52 week benefit period

**Plan & Rate Options**

	without Deferred	with Deferred Dental
Option A 24 Hour without HS Football	\$ 94.00	\$ 101.00
Option B At School without HS Football	\$ 25.00	\$ 32.00
Option C High School Football	\$ 122.00	\$ 129.00



**Version 1  
VOLUNTARY  
STUDENT ACCIDENT INSURANCE  
ENROLLMENT FORM**

Student's Last Name	Student's DOB (MM-DD-YYYY)	
Student's First Name	MI	Telephone Number
Student's Social Security Number	Grade	Student Identification Number
Street #	Address	
City	State	Zip Code
Name of School District (required to process)	Name of School/Campus	
Signature of Parent/Guardian	Date	
Email Address		

Please select your Plan below:

	Without Deferred Dental High*	With Deferred Dental High*
<b>Option A</b> 24 Hour without HS Football	<input type="checkbox"/> \$94.00	<input type="checkbox"/> \$101.00
<b>Option B</b> At School without HS Football	<input type="checkbox"/> \$25.00	<input type="checkbox"/> \$32.00
<b>Option C</b> High School Football	<input type="checkbox"/> \$122.00	<input type="checkbox"/> \$129.00
<b>Company Use ONLY:</b>		
<b>Check #:</b>  _____  <b>Amt Rec'd:</b>  _____	<b>Enclose check for total amount payable to: <i>Health Special Risk</i></b>  <b>TOTAL All Selections HERE:</b>  _____	

\* There is a \$1.00 administration fee due with each paper enrollment form submission.

Once completed, mail this form to:

**HEALTH SPECIAL RISK, INC  
P O BOX 957824  
ST. LOUIS, MO 63195-7824**

For more information or assistance regarding all Student Insurance, contact our Customer Service Department at **866-243-7885**.

**IF YOU WISH TO PAY WITH MASTERCARD OR VISA\*\*: Go to [www.K12StudentInsurance.com](http://www.K12StudentInsurance.com)**



\*\*A 5% administrative charge will be added for Credit Card Orders  
FACTS ABOUT THE POLICY 1. POLICIES ARE ONE YEAR RENEWABLE TERM. 2. INSURANCE COVERAGE becomes effective on the date the enrollment form and premium are received by HSR or the effective date of the master policy, whichever is later. At School Coverage ends as the close of the regular school term. Football coverage ends at the end of the football season. 24-Hour Coverage ends when school reopens for the following fall term. 3. THIS IS A LIMITED, ACCIDENT ONLY POLICY. Benefits are provided for loss due to a covered Injury up to the Maximum Benefit for each Injury. 4. STUDENT TRANSFER: An Insured may transfer to any school and still be covered, subject to the Policy provisions, exclusions and limitations. 5. NO LATE ENROLLMENT: An individual may enroll anytime during the school year (no pro rata premium available). 6. YOUR RECEIPT OF PAYMENT is your cancelled check, credit card billing, or money order stub. In general, voluntary K-12 coverage is non-cancellable and premium is non-refundable. Details of these benefits may be found in the Master Policy on file at the School District. 7. NOTE: This is a brief summary of the benefits and not a contract. A Master Policy has been provided to your school district that contains all of the provisions, limitations and exclusions and qualifications of the insurance benefits. The Master policy is the contract and will govern and control the payment of benefits. Coverage underwritten by: Liberty Insurance Underwriters Inc., a Liberty Mutual company; 175 Berkeley Street, Boston MA 02116



## 2020-2021 School Year

[K12 Enrollment Home](#)

[1. Browse Rates](#)

[2. Open New Account](#)

[3. MyAccount Logon](#)

Choose from a variety of accident plans and options, including:

- ✓ 24-Hour
- ✓ At School
- ✓ Extended Dental
- ✓ Football

Is your child uninsured? If your children are uninsured, our accident plan may be the answer to protecting your children.

Designed to be affordable, online enrollment in the accident plan takes only minutes.

Enroll now and find out what plans your school offers.

User IDs and Passwords must be renewed every school year.

If you registered online for last 2019-2020 school year, you need to re-register for this 2020-2021 school year.

#### New Visitors:

1. Browse Rates
2. Open New Account - Once you have determined that your school is covered, you'll need to open a new account to add students & coverage
3. Add Student(s) & Coverage on MyAccount page

#### Returning Account Holders:

1. MyAccount Logon
2. Maintain Student Data
3. Maintain Insurance Coverage



America's Leading MGU & TPA For  
*Accident & Health Insurance*

[About Us](#) | [Privacy Disclaimer](#) | [Claim Form](#) | [Website User Guide](#) ←  
[Cancellation Requests](#) | [Privacy Statement](#) | [Legal Notice](#)

Phone: 866.409.5733

E-mail: [CustomerService@hsri.com](mailto:CustomerService@hsri.com)

Page Modified: Fri Jul 26 16:10:33 CDT 2019



# 2020-2021 Contact Information for Arkansas K-12 Student & Athlete Insurance Programs

## Your Arkansas K12 Insurance Agents

Keith Cargile – (817) 275-6453 - [kcargile@sbcglobal.net](mailto:kcargile@sbcglobal.net)

Kent Holbert – (903) 886-6943 – [kent@diversified-insurance.net](mailto:kent@diversified-insurance.net)

Marion Turner – (903) 984-8048 - [mmtt1940@live.com](mailto:mmtt1940@live.com)



## CLAIMS

Toll Free HSR Customer Service Claims Center: [1-866-409-5734](tel:1-866-409-5734)

Open 8:00 AM – 6:00 PM daily

Electronic claim submission to: [k12claims@hsri.com](mailto:k12claims@hsri.com) or via FAX (972) 512-5818

Debra Black, Customer Service Manager

(972) 512-5671 – [debrablack@hsri.com](mailto:debrablack@hsri.com)

Cathy Ray, Vice President

(972) 512-5710 – [cathyray@hsri.com](mailto:cathyray@hsri.com)

## SALES & POLICY SERVICE

Cassandra Talton, K-12 Program Team Leader

(972) 512-5660 - [CassandraTalton@hsri.com](mailto:CassandraTalton@hsri.com)

Tom Lenihan, President,

(972) 512-5700 - (972) 741-6507 (cell) - [tomlenihan@hsri.com](mailto:tomlenihan@hsri.com)

*Health Special Risk, Inc.*

4100 Medical Parkway, Suite 200, Carrollton, Texas 75007

880 Sibley Memorial Highway, Suite 101, Mendota Heights, MN 55118

[www.healthspecialrisk.com](http://www.healthspecialrisk.com)