

UNITED STATES FIRE INSURANCE COMPANY

Administrative Offices: 5 Christopher Way • Eatontown, NJ 07724

BLANKET ACCIDENT ONLY POLICY

POLICYHOLDER: Parkers Chapel School District

POLICY NUMBER: US1280019

POLICY EFFECTIVE DATE: July 1, 2020 at 12:01 A.M.

POLICY EXPIRATION DATE: July 1, 2021 at 12:01 A.M.

This Policy is issued in the state of Arkansas and shall be governed by its laws.

This Policy contains the terms under which the Insurance Company agrees to insure certain persons and pay benefits.

The Insurance Company and the Policyholder have agreed to all the terms of this Policy.

10 DAY RIGHT TO RETURN THIS POLICY

If for any reason, you are not satisfied with this Policy, you may return it to us within 10 days after receiving it. Upon its return, we will refund any premium paid and this Policy will be deemed void, just as though it had never been issued.

THIS IS ACCIDENT ONLY COVERAGE.

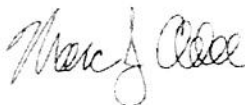
READ IT CAREFULLY.

BENEFITS ARE NOT PAYABLE FOR LOSS DUE TO SICKNESS.

THIS POLICY PAYS BENEFITS FOR SPECIFIC LOSSES FROM ACCIDENTS ONLY.

THIS POLICY IS NOT RENEWABLE.

Signed for **United States Fire Insurance Company** By:



Marc J. Adee
Chairman and CEO



James Kraus
Secretary

SCHEDULE OF BENEFITS

BENEFIT PERIOD: 52 weeks from the date of the Covered Injury, provided the Expense occurs prior to the Expiration Date and care is Medically Necessary.

CLASS OF ELIGIBLE PERSONS: Class 1: All active members of the policyholder are Eligible. All Students who are attending school in Grades PK(includes Headstart Program) through 12 or participating in School Sports or Sponsored Covered Activities as selected in the Master Insurance Application.

ACCIDENTAL DEATH [AND DISMEMBERMENT]

Principal Sum: \$10,000
Time Period for Loss: 365 days

ACCIDENT MEDICAL EXPENSE BENEFIT

Annual Maximum for all Accident Medical \$25,000
Deductible: \$0

Hospital Room & Board Daily Maximum Benefit: 100% of URC, not to exceed Semi-Private Room Rate up to \$250 per day

Intensive Care Room & Board: up to \$500 per day for 7 days maximum

Hospital Miscellaneous Benefit: 100% of URC up to \$1,750 per stay

In-Patient Surgical Benefits:

Primary Surgeons Maximum Benefit: 75% of URC up to \$2,000
Assistant Surgeon Benefit: 25% of Surgeon's URC up to \$250

Out-Patient Surgery Benefits:

Outpatient Primary Surgeons Maximum Benefit: 75% of URC up to \$2,000
Outpatient Assistant Surgeon Maximum Benefit: 25% of Surgeon's URC up to \$250
Outpatient Surgical Facility Maximum Benefit per 100% of URC up to \$1,750

Emergency Room Benefit:	100% of URC up to \$150
Emergency Room Physician:	100% of URC up to \$40
Anesthesia Benefit:	25% of Surgeon's URC up to \$275
Physician's Visits	
Office Visits Maximum Benefit:	100% of URC up to \$40 for the first visit, \$20 thereafter (limit to one visit per day)
X-Ray Benefit	100% of URC up to \$75
Laboratory Benefit	100% of URC up to \$50
Nursing Benefit Amount:	100% of URC up to \$150
Outpatient Physiotherapy Benefit	100% of URC up to \$40 per visit
Maximum for All Physiotherapy:	\$200 Maximum
Ambulance Benefit Amount:	100% of URC up to \$150
Dental Treatment For Injury Only Benefit Amount:	100% of URC up to \$150 per tooth
HEART OR CIRCULATORY MALFUNCTION BENEFIT	100% of URC
HEAT EXHAUSTION BENEFIT	\$25,000
PRESCRIPTION DRUG BENEFIT	
Benefit payable per prescription	100% of URC up to \$100
DURABLE MEDICAL EQUIPMENT BENEFIT	up to \$150
Replacement of Eyeglasses, Contacts, or Hearing Aid due to a covered injury:	100% of URC up to \$100