

STUDENT ACCIDENT (EDUCATION / TRAINING)

Summary of Coverage:

- This policy provides coverage for registered students in the named education/training courses on file with QBE while the student is:
 - Participating in college courses, labs or clinical training :
 - Sponsored by the college; and
 - On the premises designated and supervised by the College; or
 - On the premises used for classes, labs or clinical training as designated by the college; or
 - Traveling with a group in connection with the activities under the direct supervision of the college
- Once the course or program of study ends, coverage ends. The policy does not provide for any returning students who wishes to take agility tests, re-certifications, etc. unless they are enrolled in a class.
- Student must incur first medical expense within 26 weeks after the accident for coverage to apply for Accident Medical Benefit
- Accidental Death Benefit and Accidental Dismemberment Benefit—loss of life or limb (per policy) must occur within 365 days after the date of accident
- The college has no deductible
- The policy provides limits of:

• Accident Medical Expense Maximum	\$25,000
• Accidental Death Principal Sum	\$25,000
• Dental Maximum	\$25,000
• Accidental Dismemberment Principal Sum	\$25,000
• Benefit Period	104 Weeks
- This policy provides EXCESS coverage – any coverage available to the student would be primary including Health Insurance.

Example of claim: Student suffers a laceration requiring medical attention while participating in a clinical experience as part of his/her education/training coursework.