

If you are a student in one of the programs listed herein and you are injured during the course of training, and obtain medical attention for it, you have limited coverage under the College's Student Accident (Education Training) Insurance program.

The student accident program provides coverage for students injured while participating in covered college classes, labs and/or training. Once the course or program of study ends, coverage ends. The policy does not provide for any returning student who wishes to take agility tests, re-certifications, etc. unless they are enrolled in a covered class.

Please note this policy only provides coverage for an **injury** to a student. Any injury must be as a direct result of the accident which occurred during the covered activity and not from sickness or disease.

This insurance will cover up to \$25,000 of costs **AFTER** your primary medical insurance (if any) has paid your claim, and it will reimburse any deductible or co-insurance payments you have made. If you have no primary medical insurance coverage, this insurance will pay your claim in the same manner as if the coverage were on a primary basis, up to the policy limits.

The process for filing a claim under the College's program is as follows:

1. Inform your class supervisor or instructor of your injury.
2. Your supervisor/instructor will notify Security of the accident. Security will complete an Accident – Incident Report.
3. Upon deciding that you need medical treatment, or as soon as possible thereafter, inform your supervisor/instructor. Your policy allows for the first expense for treatment of the injury to be incurred up to 26 weeks after the accident.
4. Your supervisor/instructor will obtain and submit the accident claim form, which both of you will need to complete and sign.
5. The completed claim form **must be submitted within 30 days of your first treatment** to the Safety and Risk Coordinator, Ginny Rizzo, MS #66.
6. Be sure to keep a copy of the completed claim form for your records.
7. Following any medical treatment, your medical insurance carrier (if you have one) will send you an Explanation of Benefits (EOB) outlining what they have paid or will pay and what they will not pay. You must send the EOB, along with any bill you may receive from the medical service provider, with your claim form.

A link to the claim form, details and other information regarding the College's Student Accident (Education Training) Insurance program may be found at <http://www.palmbeachstate.edu/safety/student-accident-insurance.aspx>.

If you have any questions or comments regarding the Student Accident (Education Training) Insurance program, please contact Ginny Rizzo at rizzov@palmbeachstate.edu or (561) 868-4014.

If you have any questions regarding the status of a claim, please contact AG Administrators at 610-935-2860 or www.agadministrators.com.



Programs Covered

Archaeology
Alternative Energy Technology
Automotive/Diesel/Heavy Equip
Biotechnology
Chemistry Labs
Community Emergency
Response Team (CERT)
Cosmetology/Facial/Nail
Crime Scene Tech
Criminal Justice
Dental Asst. / Hygienist
Dental Hygienist - Local
Anesthesia
Electrical Distribution/Lineman
EMS/EMT/Paramedic
Engineering
Environmental (Biological)
Sciences
EVOC (Emergency Vehicle
Operation Course)
Fire Science
First Aid/CPR
Health Info/Services Mgt
Heating/Air Cond (HARV)
Home Health Care/Aide
Hospitality
Human Services
Machinist
Massage Therapy
Medical Assisting
Motion Picture & TV Production
Nursing
Ophthalmic
Phlebotomist
Physical/Exercise/Fitness
Radiography/Radiologic Tech
Respiratory Therapy/Asst/Tech
Sonography
Supervision and Management
Surgical Tech
Welding

Safety & Risk Management

(561) 868-4014 or 4015

Education
Training
Insurance

4200 Congress Ave.
Lake Worth, FL 33461

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Student Accident (Education Training) Insurance Program

Safety and Risk Management