







Student/Athletic Insurance Information for Parents

2016-2017

Dear Parents:

Your school district offers an inexpensive insurance plan for students and student/athletes. This insurance plan is underwritten by Nationwide Insurance, an "A" rated company. It is serviced by American Advantage Marketing Group, Inc. Our plans are endorsed by NCHSAA, NCSBA, and NCADA. Your school MAY NOT furnish insurance for athletes or other students. Even if they do, the benefits may not cover all the bills of an injury. Either way, it is strongly recommended that you purchase additional student accident insurance to supplement or increase your own personal insurance plans. You may choose from 3 benefit levels, Low, Middle, and High, depending on your wishes and your budget.

Athletics: Most athletics will be covered with purchase of the At School Plan or the 24-Hour Plan. The At School Plan starts as low as \$9.00 per school year for the Low Option, however higher benefit levels are recommended for athletes. High School Football, grades 9-12, requires an additional premium due to higher risk of injury. Premiums for Football Plans start at \$96.00 for the Low Option.

This plan is a <u>Limited Benefit</u> Policy. This means is it has maximum limits on benefit categories. This plan may not pay 100% of the medical bills for an athletic injury, or even the balance after your primary insurance pays. Please review the benefits to be sure you are purchasing enough coverage. The lists of benefits for all benefit levels may be seen at www.studentinsurance-kk.com.

You may purchase the student insurance online at: www.studentinsurance-kk.com.

We are happy to be selected as your insurance agents for the 2016-2017 school year and will do all that we can to be sure that you receive the best possible service. If at any point you have a question or need additional information, just call us tollfree at 800-232-9601. We will be happy to assist you.

Sincerely,

Lawrence Braxton, Fritzie Wise, Steve Leonard