



## PROGRAM OVERVIEW: HIGHER ED – ACCIDENT & HEALTH

Available Nationwide

Contact Alive Risk, a unit of RSG Underwriting Managers, for specialized insurance needs in an ever-changing market. Alive Risk employs experienced underwriters and risk managers with extensive knowledge in Accident and Medical coverage. We take an innovative approach to offer access to specialized solutions tailored to each client.

**Accident & Health (A&H) for Higher Education** comprises several product offerings, ranging from College Health, Intercollegiate Sports, Study Abroad and Student Accident. As this is seasonal business, the majority of business is bound between 7/1, 8/1 and 9/1.

### RISK CLASSIFICATIONS:

**College Health:** Targeted groups include all colleges, universities, community colleges, and trade schools

- Eligibility: Full-time students – Undergrad & Graduate, International programs
- Coverage: Major Medical plans (ACA) and non-ACA plans are available
- Enrollment: Hard waiver and Voluntary (if school is large enough)
- Coverage Term: Annual, Fall, Spring and Summer
- Needed to quote: Expiring plan design, 3 – 5 years of rate and claims history

**Study Abroad:** Targeted groups include all colleges, universities, community colleges, and trade schools

- Eligibility: All those enrolled in the school Study Abroad program, Faculty
- Coverage: Out of Country Medical, Medevac / Repat, AD&D, Travel Assistance
- Coverage Term: Semester, annual, short-term trips
- Needed to quote: Census, dates and location of trips for each student, 3-5 years of rate and claim history

**Intercollegiate Sports (ICS):** Targeted groups include private schools, NCAA Division I, II and III schools, and community colleges

- Base: Includes coverage for all athletes during sponsored and supervised activities of the school (practice and play). Coverage for Clubs and Intramurals available
  - Accident Medical (excess) Limits: \$90,000 (NCAA schools), \$25,000 (non-NCAA schools)
  - AD&D: \$10,000 – \$25,000 (but not limited to)
  - Other coverages available: Expanded Medical, Heart & Circulatory, Paralysis, Group Travel to and from

### SUBMISSION REQUIREMENTS:

- Alive Risk Accident Application
- 3 Years of Premium / Loss History
- Copy of Expiring policy (if available)

### CONTACT:

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Director

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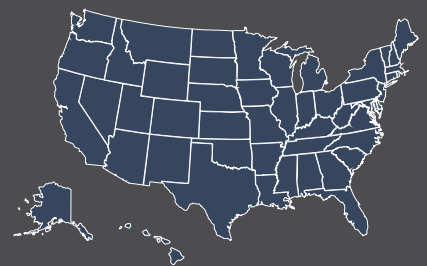
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- Cat Med: Includes coverage for all athletes during sponsored and supervised activities of the school
  - Accident Medical (excess) Limits: \$1M – \$5M, 10 yr. Benefit Period
  - AD&D: \$10,000 – \$25,000 (but not limited to)

**Student Accident:** Targeted groups include Colleges / Universities, either public or private, 4-year or 2-year programs

- Covers all enrolled students for on-campus only or 24-hour
  - Accident Medical (excess) Limits: \$10,000 – \$25,000
  - AD&D: \$5,000 – \$25,000 (but not limited to)



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