



Accident Medical Insurance

Our services help to protect injured students, student-athletes, volunteers, their families and your organization from unforeseen costs associated with medical bills when treatment is sought after an injury. We practically eliminate claims paperwork and we find cost solutions through our nationwide provider network and help stabilize or reduce premiums.

Our focus

- Amateur Sports Camps, Leagues, and Clinics
- Volunteer Groups
- Private and Public Schools
- Child Care Center
- Special Events

Tailored Coverage to Meet Your Accident Medical Needs

Expense Benefits

These include, but are not limited to:

- Hospital room & board
- Out-patient surgical benefits
- Emergency room benefits
- Rehabilitation expense benefits
- Intensive care room & board
- Out-patient mental health benefits
- In-patient surgical benefits

Accidental Death, Dismemberment & Paralysis (AD&D) Benefits

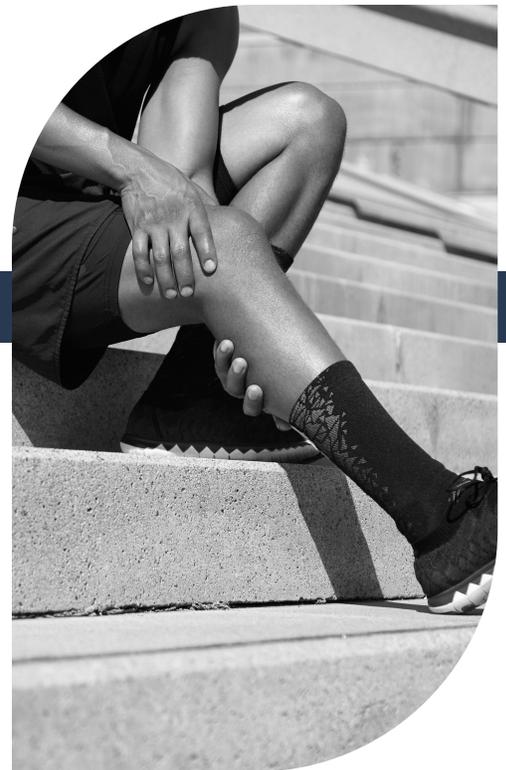
- Loss of life
- Loss of limb
- Paraplegia
- Brain death
- Quadriplegia
- Coma

Full excess medical expenses

If an injury to the covered person results in their incurring eligible expenses for any of the services in the schedule of benefits, we will pay the eligible expenses incurred, subject to the deductible amount (if any), that are in excess of expenses payable by any other health care plan, regardless of any coordination of benefits provision contained in such health care plan.

Benefit period

We offer 1 or 2 year benefits period (52 weeks or 104 weeks).



Deductible

Customize your program by choosing a deductible that meets your needs - we offer \$0 up to \$10,000.

Documents required for a quote:

- Quote Request form to include a copy of census, current plan design and at least 5 years of current loss runs.

Why choose LIO?

Our mission is to combine our deep insurance expertise with state-of-the-art digital capabilities to provide a truly unique and pleasant insurance experience. Our purpose is to make the process of selecting and purchasing specialized insurance policies faster, easier, and more intuitive.

- Financial strength
- Rated A- by AM Best
- 20+ years of Commercial Insurance & Accident & Health experience
- Variability in coverage and benefit limit offerings
- Ease of doing business
- State of the art claims management system

The information in this brochure is intended to represent only a brief description of the important benefits and features of the Participant Accident insurance available and underwritten by LIO Insurance Company. This brochure is not a contract for insurance and is non-binding. A comprehensive listing of the policy terms and conditions available, including effective dates of coverage, benefits, benefit limits, scope of coverages, definitions, limitations and exclusions, are set forth in the policy form.