



Accident Medical Insurance

For more information visit



Tailored Coverage to Meet Your Accident Medical Needs

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

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

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

Expense Benefits

These include, but are not limited to:

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

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.



Questions or Submissions? Contact your LIO Regional Executive.

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Visit lioinsurance.com to log in and get a quote