

Portland Public Schools purchases certain accident insurance covering students while they are involved in higher risk activities such as field trips, shop classes, and interscholastic activities. Descriptions of these annual policies are detailed below.

Field Trip Policy—This policy covers students participating in field trips conducted under the direct and immediate supervision of school authorities.

The limits are as follows:

Accident Medical Expenses benefit is \$25,000

Co-insurance can vary depending on the covered expense

Special Counseling Benefit after a Dismemberment, Loss of Sight or Paralysis benefit maximum \$5,000 per covered accident

Special Counseling Benefit resulting from a Felonious Assault benefit maximum \$1,500 per covered accident

Accidental Death and Dismemberment principal sum \$10,000

Time period for loss is 120 weeks from the date of a covered accident

Shop Class Policy—This policy covers students participating in Shop Class.

The limits are as follows:

Accident Medical Expenses benefit is \$25,000

Co-insurance can vary depending on the covered expense

Special Counseling Benefit after a Dismemberment, Loss of Sight or Paralysis benefit maximum \$5,000 per covered accident

Special Counseling Benefit resulting from a Felonious Assault benefit maximum \$1,500 per covered accident

Accidental Death and Dismemberment principal sum \$10,000

Time period for loss is 120 weeks from the date of a covered accident

Catastrophic Accident Insurance – This policy is for Interscholastic athletes. It covers students while participating in school sponsored and directly supervised games and official practice sessions of interscholastic sports and supporting activities (band, cheerleaders, majorettes, student coaches, student trainers and student managers) and while traveling directly and without interruption between school and the site of such activities, provided that such travel is arranged by and is at the direction of the school.

The limits are as follows:

Excess Accident Medical Expense with 10-year benefit period paid up to \$1,000,000

Accident Medical Expense Deductible \$25,000

Catastrophic Cash Benefits payable in addition to accident medical benefits up to \$500,000

Accidental Death and Dismemberment principal sum \$25,000

Seatbelt and Airbag – 10% of principal sum up to \$5,000

Double Dismemberment payable in addition to above benefits \$50,000

Crisis Management Benefit (payable to the school/district) \$25,000