

# STUDENT ACCIDENT INSURANCE INFORMATION & FACT SHEET

1. **Extended Dental Accident Option:** can be purchased by itself or in addition to the School-Time, Full-Time or Football Coverages.
2. **Interscholastic Sports Coverage:** There are 2 types of School-Time and Full-Time coverage options available. Families looking to cover their student (Grades 7-12) for interscholastic sports must select either the School-Time Coverage or Full-Time Coverage that **INCLUDES** interscholastic sports. The Interscholastic Sports coverage will expire at the end of the regular sports season of the current school year.
3. **Football (Grades 9-12) Coverage:** can be purchased by itself, or in addition to the School-Time, Full-Time or Extended Dental Accident Coverage. Football Coverage covers student during the regular/playoff football season only. 7<sup>th</sup> & 8<sup>th</sup> grade football players can either select School-Time or Full-Time coverage including interscholastic sports to have coverage during their regular/playoff football season.
4. Coverage for sports camps and off-season conditioning (including football) is available to the parents by purchasing School-Time coverage if the activity is sponsored and supervised by the school or Full-Time coverage if the activity is not school sponsored and supervised. Football coverage expires on December 31 of the current year, spring and summer football are covered as explained above.
5. Students may enroll anytime during the policy year and coverage will become effective at 12:01 a.m. following the date the coverage is purchased online or the envelope containing the enrollment form and premium is postmarked by the U.S. Post Office. Please be aware that coverage rates are not prorated through the policy year.
6. Insurance remains in effect if an enrolled students move to another School District; however, if they then have a claim, families should indicate on the claim form the school district at which they purchased the insurance.
7. We will enter the names of all students that have purchased coverage into our system. School Districts are given an administrative access code to our website ([www.sas-mn.com](http://www.sas-mn.com)) Because of privacy issues this information should not be shared with the general public. After successfully entering in the code, you will have access to the Master Policy, roster of enrolled students, and claim status. A downloadable version of your brochure (English & Spanish) along with a claim form is available under "K-12 Students & Parents" section of the website.