



Supplemental Insurance

Heritage provides a mandatory supplemental insurance policy for each of your children that are enrolled at Heritage Christian School. Each child will be insured for up to \$1,000,000, per the guidelines stated below. The premium for this policy is included in the \$200 enrichment fee paid by all students and is due August 20th.

Policy Overview

All students enrolled in K4 through the twelfth grade are covered.

Dates of Coverage

1. Coverage will be for all school days and any school sponsored events.
2. Termination of coverage will occur if the student is no longer enrolled at HCS.

Coverage Provided

Coverage exists for all eligible students on our property while

1. school is in session
2. during the normal school operating hours and to include before / after care hours
3. includes coverage to, from and during school related activities (ie field trips, sporting events, competitions, etc)

Accident Medical Expense Benefits

This Student Accident Policy pays for a covered student's injury which requires:

1. Treatment by a Physician
2. Hospital Services
3. Services of a licensed practical nurse or RN
4. X-ray service
5. Use of an operating room, anesthesia, laboratory service
6. Use of an ambulance
7. Use of an Ambulatory Surgical/Medical Center
8. If ordered by a Physician, prescription medicines, drugs, or any other therapeutic services or supplies, or
9. Home health care expenses

Accidental Death and Dismemberment Benefits

Excess and Primary Coverage

This plan pays secondary to all other insurance, including parent's coverage.

-If a covered student does not have other coverage, then this plan will become primary.

-If a covered student does have other coverage, payments under this plan will be reduced by the amount paid under all other plans.