Date: May 20, 2021

To: Gallagher

From: Independence School District

RE: Independence School District RFP questions

Policy Benefits

Maximum Medical Benefit: Up to \$50,000.00 per covered accident;

Deductible: None;

Maximum Dismemberment Benefit: Up to \$10,000.00;

Accidental Death Benefit: \$2,000.00;

Effects of Other Coverage: Excess to all other sources of coverage; **Benefit Period:** Eligible benefits are collectible for covered medical treatment expenses incurred within one year from the date of the school accident;

Special Provisions: Coverage for cardiac, asthmatic, heat stroke or illness is covered by the policy provided symptoms were manifested during participating in school activities and not related to diagnosed pre-existing conditions.

Claim Loss Ratio Statistics

Claims data is developed on the group as a whole and not on the individual members. Therefore this is unavailable for Independence School District.