


JROTC Group Accident *Insurance*



In Today's fast-paced society, accidents and injuries can happen anywhere, anytime... while traveling or participating in group activities. Don't allow your group members to be exposed to the financial burden of unexpected medical bills. Our JROTC Accident Insurance Program allows you to proceed with your group's routine activities while providing proper protection and security against participant injury claims.

■ Trips/Outings
■ Camps

■ Military Balls
■ Drill Meets

■ Parades
■ Etc.

Francis L. Dean & Associates, Inc.

FDL

The Nation's Leader in Sports Insurance

Benefits and Premium Rates

AD&D Benefit	Max. Med. Expense Benefit	Deductible Amount	Short Term Trip, Camp, or Conference Rate/Participant/Day	Annual Term Rates
\$1,000.00	\$5,000.00	NONE	\$.40	\$3.00
\$1,000.00	\$5,000.00	\$50.00	\$.35	\$2.65
\$1,000.00	\$5,000.00	\$100.00	\$.22	\$2.45
\$2,500.00	\$10,000.00	NONE	\$.50	\$3.55
\$2,500.00	\$10,000.00	\$50.00	\$.46	\$3.20
\$2,500.00	\$10,000.00	\$100.00	\$.30	\$2.95
\$5,000.00	\$15,000.00	NONE	\$.54	\$4.30
\$5,000.00	\$15,000.00	\$50.00	\$.48	\$4.00
\$5,000.00	\$15,000.00	\$100.00	\$.33	\$3.75
\$5,000.00	\$25,000.00	NONE	\$.60	\$5.25
\$5,000.00	\$25,000.00	\$100.00	\$.56	\$4.80
\$5,000.00	\$25,000.00	\$100.00	\$.40	\$4.80

Minimum Policy Premium is \$200.00

Premium is Fully Earned Upon Policy Inception

**Francis L. Dean
& Associates, Inc.**

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This brochure has been designed to illustrate the highlights of this program but is not a contract. Some exclusions and coverages may be modified to meet individual state requirements. For specific details, please view a sample policy.



Medical Expense Benefit

(Pays medical bills of an injured participant)

If any participant incurs eligible expenses as the result of a covered injury, directly and independently of all other causes, the Company will pay the charges incurred for such expense within 1 year beginning on the date of accident. Payment will be made for eligible expenses in excess of other applicable insurance, not to exceed the Maximum Medical Expense Benefit chosen, subject to the chosen deductible. The first such expense must be incurred within 60 days after the date of the accident.

“Eligible expenses” means charges for the following necessary treatment and service, not to exceed the usual and customary charges in the area where provided.

- Medical and surgical care by a physician
- Radiology (X-Rays)
- Prescription drugs and medicines
- Dental treatment of sound natural teeth
- Hospital care and service in semi-private accommodations or as an outpatient
- Ambulance service from the scene of the accident to the nearest hospital
- Orthopedic appliances necessary to promote healing
- Physiotherapy

Accidental Death and Dismemberment Benefit

If covered injury results in any of the losses specified below within 1 year (not applicable in Pennsylvania) after the date of the accident, the Company will pay the applicable amount:

- Full Principal Sum for loss of life
- Full Principal Sum for double dismemberment
- Full Principal Sum for loss of sight of both eyes
- 50% of the Principal Sum for loss of one hand, one foot or sight of one eye
- 25% of the Principal Sum for loss of index finger and thumb of same hand

Exclusions

This Plan does not cover any loss to or resulting from:

- intentionally self-inflicted Injury, suicide while sane or insane or any attempt thereat (in Missouri this applies only while sane);
- voluntary self-administration of any drug or chemical substance not prescribed by, and taken according to the directions of the Insured Person’s Physician.
- participation in a riot or insurrection;
- an act of declared or undeclared war;
- active duty service in any Armed Forces of any country, and, in such event, the prorata unearned premium will be returned upon proof of service. This does not include Reserve or National Guard active duty or training unless it extends beyond 31 days;

- parachuting, except for self preservation;
- bungee jumping, flight in an ultralight aircraft, hang gliding;
- sickness, disease, bodily or mental infirmity or medical or surgical treatment thereof, bacterial infection, regardless of how contracted. This does not exclude bacterial infection that is the natural and foreseeable result of an Injury or accidental food poisoning;
- services or treatment rendered by a(n) Physician, Nurse or any other person who is:
 - employed or retained by the Policyholder; or
 - is the Insured Person or an Immediate Family Member;
- flight in an Aircraft, except as a fare-paying passenger;
- dental treatment, except as otherwise provided, and only when Injury occurs to sound natural teeth;
- any loss for which benefits are paid under state or federal worker’s compensation, employers liability, or occupational disease law;
- treatment in any Veteran Administration or Federal Hospital, except if there is a legal obligation to pay;
- cosmetic surgery, except for reconstructive surgery due to a covered injury;
- charges which the Insured Person would not have to pay if He did not have insurance;
- eyeglasses, contact lenses, hearing aids;
- charges which are in excess of Usual, Customary and Reasonable charges.

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Underwritten by:

Aegis Group

Aegis Group

American Sentinel Insurance Company
Aegis Security Insurance Company

Not Available in All States

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