



Plan, practice
and play
worry free

Amateur Sports Accident Insurance

What do you play?

This GrouProtectorSM product covers many of the most commonly played sports. Check out this list of covered sports!

- Archery
- Badminton
- Basketball
- Bocci
- Bowling
- Boxing
- Cheerleading
- Corkball
- Cricket
- Cross Country
- Dartball
- Diving
- Fencing
- Field Hockey
- Floor Hockey
- Golf
- Gymnastics
- Handball
- Ice Hockey
- Jai-Alai
- Kickball
- Lacrosse
- Martial Arts
- Netball
- Polo
- Rifle
- Roller Hockey
- Rowing
- Rugby
- Soccer
- Squash
- Street Hockey
- Swimming
- Tennis
- Track
- Volleyball
- Weight Lifting
- Wrestling

Oh, and for you baseball/softball and football players, you've got your own individual product. Please see your agent for those!

All cases are subject to the acceptance of the risk. Cases producing over \$15,000 of premium are also subject to our review of prior claims experience.

SHM-0118AO.1 (10/07)



Nationwide[®]
On Your Side

Nationwide Specialty Health[®]



What is it?

Nationwide's GrouProtectorSM Amateur Sports Insurance is a practical insurance plan that provides accident medical coverage for accidents that occur during sponsored team/league activities. This coverage extends to players, coaches and other volunteers associated with amateur sports teams and leagues. It gives all eligible persons the security they need and deserve.

Individual names are not required as **100% of all eligible players are insured**. Each player is protected — as well as the group itself — because all eligible persons are automatically covered.

Voluntary enrollment plans are not available.

What are the covered activities?

- A scheduled, approved and supervised team or league activity. These include practice sessions or games of the sport involved, trips or tours, fund raising drives, parades, picnics, concession stand operation and care of the playing court or field
- A team or league sponsored and/or endorsed clinic or all-star practice session or game
- Direct travel to or from the meeting place to take part in any such practice session, game or clinic

Who is covered?

Premium automatically includes coverage for the following:

- Players, managers, coaches, cheerleaders and officers
- Persons specifically designated by one of your officers to assist without pay in an assigned team or league volunteer duty to be conducted during a given period of time
- If all teams of a league are insured under the policy, the league umpires, referees, official scorers and timers, player agents and safety officers

What is the difference between our primary medical and excess medical plans?

- **Our primary plan** – is usually “first in line” to pay a claim. It pays covered expenses **regardless** of most other plans.

Other plans, however, may reduce their payments based on what we pay.

- **Our excess plan** – is usually “last in line” to pay a claim. **It does not pay covered expenses to the extent they are collectible under most other plans.** Thus, we need to know what others pay before we will pay. If there is no coverage, we will pay the same as primary.

Excess essentially “fills in” other plans’ deductibles and coinsurance as well as pays remaining covered expenses after others have exhausted their benefits. If our excess plan has a deductible, it is “out-of-pocket” and cannot be satisfied by other plans.

Availability of Primary and Excess plans varies. Please refer to the rate sheet and the NOTE at the bottom of the application.

What are the policy exclusions and limitations?

We will not pay benefits for expenses incurred for:

- (1) the examination, prescription, purchase or fitting of eyeglasses, contact lenses or hearing aids; or
- (2) treatment by a person employed or retained by the plan sponsor or its subsidiaries or affiliates and for which no charge is normally made; or
- (3) care or treatment by a person who ordinarily lives in the insured's home or is a parent, grandparent, spouse, brother, sister or child of either the insured or the insured's spouse (if a NJ contract, care or treatment furnished by a member of the insured's immediate family); or
- (4) diathermy, light, shortwave and other heat or physiotherapy treatments in excess of the first five of all such treatments while the insured is neither hospital confined nor under the care of a home health care agency.

Nor will we pay benefits for loss or expenses resulting from:

- (5) intentional self-destruction or an attempt at it or intentional self-inflicted injury (if a MO contract, while sane); or
- (6) war or an act of war, declared or undeclared; or
- (7) air travel unless the insured is a passenger on a regularly scheduled flight of a properly licensed commercial airline.

Here are the benefits

Death and Specific Loss Benefit—If, as a result of injury, an insured dies or suffers a specific loss within one year from the date of the accident causing the injury, we will pay a benefit as specified below: (the one year limit does not apply to the loss of life benefit in a PA or WV contract.)

Specific Loss	% of Face Amount
Each Arm	75%
Each Leg	75%
Each Hand	50%
Each Foot	50%
Sight of Each Eye	50%
Speech	50%
Hearing of Each Ear	25%
Thumb & Index Finger of Same Hand	25%

The total payment for all of the losses of an insured because of any one accident will not be more than the face amount shown in the application. The loss of the thumb and index finger of the same hand benefit will not be paid if the loss of the hand or arm benefit applies. The loss of the hand or foot benefit will not be paid if the loss of the arm or leg benefit applies.

Medical Expense Benefit—If, as a result of injury, an insured incurs covered expenses starting within 90 days from the date of the accident causing the injury, we will pay, less the deductible (if any) shown in the application and not to exceed the overall maximum benefit amount, all covered expenses incurred within 3 years from such date.

Covered expenses mean the reasonable and customary charges for local (“local” not applicable in a CT contract) professional ambulance service to or from a hospital and/or surgical center as well as the following reasonable and customary charges for treatment, services and supplies provided or prescribed by a doctor:

- (1) hospital or surgical center care;
- (2) medical treatment;
- (3) nursing care provided by a licensed nurse;
- (4) X-rays and lab exams;
- (5) prescription drugs and therapeutic services and supplies;
- (6) dental treatment as a result of injury to sound, natural teeth (natural teeth in SC); and
- (7) the following licensed home health care agency services and supplies provided instead of an otherwise required hospital or skilled nursing home confinement:
 - (a) physical, occupational, respiratory and speech therapy;
 - (b) the services of a home health aide; and
 - (c) medical supplies.

If excess medical has been elected, we will not pay benefits for, nor can this plan’s deductible (if any) be satisfied by, covered expenses to the extent that they are collectible under certain other policies and/or health plans as stated in the policy.

(Coverage is provided under policy form No. GR-9041 et al. Certain provisions of the policy are summarized in this brochure. All benefits are subject to the policy, which alone constitutes the agreement under which payments are made.)

How do you apply for coverage?

1. Complete items 1 through 6 on the application (page 4) (including TEAM names and player ages). Date and sign where indicated.
2. Fax or mail (please see “Submitting the application” on pg. 12) completed application and your check **before the desired effective date.**

When we receive your completed application and premium payment, we will send your policy, certificates (if required in your state), claim forms and instructions.

which, upon acceptance and approval by **Nationwide Life Insurance Company—Columbus, Ohio 43216**, will become a part of Sports Accident Insurance Policy number **402-** _____ Office Use Only **Sport:** _____

1. **Name of Plan Sponsor (Groups Name)** _____

Permanent Mailing Address _____ Number Street City State Zip County

2. **Policy Term:** The policy term starts at **12:01 A.M.** on ____ / ____ / ____ which is the effective date and ends at **12:01 A.M.** on ____ / ____ / ____ which is the termination date.

3. **Team Name(s) and Age Class(es)** (for example, ages 9 & under, 10-12, 13-15, 16-18 or 19 & over)

Team Name	Age Class	Team Name	Age Class
1.		4.	
2.		5.	
3.		6.	

Note: If additional space is required, use a separate sheet.

4. Maximum Benefit Amounts

Benefit Provisions (Check Medical Expense Plan Desired)	Maximum Benefit Amounts
A. Death and Specific Loss (Face Amount)	\$ _____
B. Medical Expense <input type="checkbox"/> Primary Plan, or <input type="checkbox"/> Excess Plan	
Deductible	\$ _____
Maximum Amount	\$ _____

5. Premium Rates

Age Class	Gross Rate per Player	Discount of ____ % for insuring ____ Teams	Net Rate per Player	Number of Players	Premium Due
9 & under	\$ _____	- \$ _____ = \$ _____	\$ _____	x _____	= \$ _____
10-12	\$ _____	- \$ _____ = \$ _____	\$ _____	x _____	= \$ _____
13-15	\$ _____	- \$ _____ = \$ _____	\$ _____	x _____	= \$ _____
16-18	\$ _____	- \$ _____ = \$ _____	\$ _____	x _____	= \$ _____
19 & Over	\$ _____	- \$ _____ = \$ _____	\$ _____	x _____	= \$ _____
Total premium due subject to a minimum of: \$225 if the medical expense primary plan has been elected and \$175 if the medical expense excess plan has been elected					\$ _____

6. **It is understood and agreed that:** (a) premium will be paid for all team players (participants); (b) all eligible persons will be insured; and (c) **the premium will be paid entirely by the plan sponsor with no contribution made by the eligible persons toward the cost of the insurance.**

(NY) Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

By signing below, you agree that you have read all of the Fraud Warnings contained within this document.

 Previous Policy Number

 Date

 Agent #13-81450

 Agent's Signature and Number

 Surplus Insurance Brokers Agency Inc

 Agent's Phone Number

 P O Box 749, South Bend IN 46624-0749

 Agent's E-mail Address

 Signature of Applicant

 Printed Name and Title of Applicant

 Address of Applicant

 Applicant's Phone Number

 Applicant's E-mail Address

Note: This brochure is available in DC, PR, VI, and all 50 states. Special rates of up to 80% higher apply to all public schools (private and religious schools use the rates shown in this brochure) – contact us for public school rates.

Benefit Amounts		Gross Rate Per Player by Age Class**												
Death & Specific Loss (Face Amount)	Medical Expense		Ages 9 and Under		1 Ages 10-12		2 Ages 13-15		3 Ages 16-18		4 Ages 19 & Over		5 Office Use Only	
	Deductible	Plan Maximum	excluding Public Schools		excluding Public Schools		excluding Public Schools		excluding Public Schools		excluding Colleges, Universities, Professionals and Semi-Pro		Use Only	
			Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary BSC	Excess BSC

Basketball (004) (Five Months Standard Maximum Policy Term)

\$10,000	\$0	\$5,000	\$4.40	\$2.25	\$6.40	\$2.95	\$8.70	\$3.80	\$16.60	\$6.60	\$47.70	\$17.75	X201	X701
	50	5,000	4.20	1.80	6.10	2.25	8.25	2.80	15.70	4.60	45.00	11.70	X207	X707
12,500	0	10,000	5.20	2.60	7.60	3.40	10.25	4.30	19.55	7.45	55.95	19.75	X301	X801
	50	10,000	5.00	2.10	7.30	2.60	9.80	3.15	18.65	5.05	53.20	12.55	X307	X807
15,000	0	25,000	6.15	3.00	8.95	3.85	12.05	4.85	22.90	8.30	65.50	21.75	X401	X901
	50	25,000	5.95	2.45	8.60	3.00	11.60	3.60	22.00	5.75	62.80	14.15	X407	X907
17,500	0	50,000	NA	3.55	NA	4.65	NA	5.85	NA	10.10	NA	26.65	NA	X951
	50	50,000	NA	3.10	NA	3.90	NA	4.80	NA	7.95	NA	20.25	NA	X957
20,000	0	100,000	NA	3.95	NA	5.10	NA	6.40	NA	10.95	NA	NA	NA	X969
	50	100,000	NA	3.70	NA	4.70	NA	5.85	NA	9.75	NA	NA	NA	X975
25,000	0	250,000	NA	4.60	NA	5.85	NA	7.25	NA	12.15	NA	NA	NA	X985
	50	250,000	NA	4.35	NA	5.45	NA	6.65	NA	10.90	NA	NA	NA	X986
	100	250,000	NA	4.00	NA	4.90	NA	5.90	NA	9.35	NA	NA	NA	X987

Netball (051), Wrestling (035) (Six Months Standard Maximum Policy Term)

\$10,000	\$0	\$5,000	\$10.20	\$5.60	\$10.20	\$5.60	\$15.00	\$7.30	\$25.80	\$11.20	\$28.20	\$12.05	X201	X701
	50	5,000	9.80	4.65	9.80	4.65	14.30	5.75	24.50	8.25	26.75	8.80	X207	X707
12,500	0	10,000	12.20	6.60	12.20	6.60	17.80	8.50	30.45	12.80	33.30	13.75	X301	X801
	50	10,000	11.80	5.50	11.80	5.50	17.10	6.65	29.15	9.30	31.80	9.85	X307	X807
15,000	0	25,000	14.40	7.65	14.40	7.65	20.95	9.70	35.80	14.40	39.05	15.45	X401	X901
	50	25,000	13.95	6.45	13.95	6.45	20.25	7.75	34.45	10.70	37.60	11.35	X407	X907
17,500	0	50,000	NA	9.10	NA	9.10	NA	11.65	NA	17.45	NA	18.70	NA	X951
	50	50,000	NA	8.10	NA	8.10	NA	10.00	NA	14.30	NA	15.25	NA	X957
20,000	0	100,000	NA	10.15	NA	10.15	NA	12.85	NA	19.05	NA	NA	NA	X969
	50	100,000	NA	9.60	NA	9.60	NA	11.95	NA	17.35	NA	NA	NA	X975
25,000	0	250,000	NA	11.95	NA	11.95	NA	14.90	NA	21.60	NA	NA	NA	X985
	50	250,000	NA	11.40	NA	11.40	NA	13.95	NA	19.80	NA	NA	NA	X986
	100	250,000	NA	10.65	NA	10.65	NA	12.75	NA	17.50	NA	NA	NA	X987

Gymnastics (036) or Weight Lifting (037) (Six Months Standard Maximum Policy Term)

\$10,000	\$0	\$5,000	\$6.40	\$2.95	\$6.40	\$2.95	\$7.00	\$3.15	\$7.60	\$3.40	\$8.20	\$3.60	X201	X701
	50	5,000	6.10	2.25	6.10	2.25	6.65	2.40	7.25	2.55	7.80	2.65	X207	X707
12,500	0	10,000	7.60	3.40	7.60	3.40	8.30	3.65	9.00	3.90	9.70	4.10	X301	X801
	50	10,000	7.30	2.60	7.30	2.60	7.95	2.70	8.60	2.85	9.30	3.00	X307	X807
15,000	0	25,000	8.95	3.85	8.95	3.85	9.75	4.10	10.55	4.40	11.40	4.65	X401	X901
	50	25,000	8.60	3.00	8.60	3.00	9.40	3.15	10.20	3.30	10.95	3.45	X407	X907
17,500	0	50,000	NA	4.65	NA	4.65	NA	4.95	NA	5.30	NA	5.60	NA	X951
	50	50,000	NA	3.90	NA	3.90	NA	4.15	NA	4.40	NA	4.60	NA	X957
20,000	0	100,000	NA	5.10	NA	5.10	NA	5.45	NA	5.80	NA	6.15	NA	X969
	50	100,000	NA	4.70	NA	4.70	NA	5.00	NA	5.30	NA	5.60	NA	X975
25,000	0	250,000	NA	5.85	NA	5.85	NA	6.20	NA	6.60	NA	NA	NA	X985
	50	250,000	NA	5.45	NA	5.45	NA	5.75	NA	6.05	NA	NA	NA	X986
	100	250,000	NA	4.90	NA	4.90	NA	5.15	NA	5.40	NA	NA	NA	X987

Diving (038) (Six Months Standard Maximum Policy Term)

\$10,000	\$0	\$5,000	\$6.00	\$3.15	\$6.00	\$3.15	\$6.90	\$3.45	\$7.80	\$3.80	\$8.70	\$4.10	X201	X701
	50	5,000	5.75	2.55	5.75	2.55	6.60	2.75	7.45	2.95	8.30	3.15	X207	X707
12,500	0	10,000	7.20	3.70	7.20	3.70	8.25	4.05	9.30	4.40	10.35	4.75	X301	X801
	50	10,000	6.90	3.00	6.90	3.00	7.95	3.20	8.95	3.40	9.90	3.65	X307	X807
15,000	0	25,000	8.45	4.20	8.45	4.20	9.70	4.60	10.90	5.00	12.15	5.40	X401	X901
	50	25,000	8.20	3.50	8.20	3.50	9.35	3.75	10.55	4.00	11.70	4.20	X407	X907
17,500	0	50,000	NA	5.05	NA	5.05	NA	5.55	NA	6.00	NA	6.50	NA	X951
	50	50,000	NA	4.45	NA	4.45	NA	4.80	NA	5.15	NA	5.50	NA	X957
20,000	0	100,000	NA	5.60	NA	5.60	NA	6.10	NA	6.60	NA	7.15	NA	X969
	50	100,000	NA	5.25	NA	5.25	NA	5.70	NA	6.15	NA	6.60	NA	X975
25,000	0	250,000	NA	6.55	NA	6.55	NA	7.10	NA	7.65	NA	NA	NA	X985
	50	250,000	NA	6.20	NA	6.20	NA	6.70	NA	7.15	NA	NA	NA	X986
	100	250,000	NA	5.75	NA	5.75	NA	6.15	NA	6.55	NA	NA	NA	X987

Multiple Team Discounts***	4 thru 13 teams = 5% discount	14 thru 23 teams = 6% discount	24 thru 33 teams = 7% discount	34 thru 43 teams = 8% discount	44 thru 53 teams = 9% discount	54 or more teams = 10% discount
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** These plans are not available to schools in AL; and excess is NOT available in NJ (unless a school, board of education or municipal tax supported entity).
 *** Multiple Team Discounts—All teams must have the same policy term. Teams subsequently added to the policy will not increase the discount. However, teams subsequently deleted from the policy will decrease the discount.
 Special rates of up to 80% higher apply to all public schools (private and religious schools use the rates shown above). The Minimum Premium is \$225 per policy for the primary plan and \$175 per policy for the excess plan. Discounts available on request for policy terms of one (1) month or less. Special Rates available for policy terms exceeding the maximum months shown. Split season rates may be available on request. There are no premium refunds after a one (1) month policy term.

Benefit Amounts			Gross Rate Per Player by Age Class**											
Death & Specific Loss (Face Amount)	Medical Expense		Ages 9 and Under 1		Ages 10-12 2		Ages 13-15 3		Ages 16-18 4		Ages 19 & Over 5		Office Use Only	
	Deductible	Plan Maximum	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary BSC	Excess BSC
Soccer (006) (Six Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 6.50	\$ 4.25	\$ 7.80	\$ 4.75	\$ 16.45	\$ 7.85	\$ 43.80	\$ 17.65	\$398.40	\$144.70	X201	X701
	50	5,000	6.30	3.80	7.55	4.10	15.70	6.10	41.45	12.35	375.35	93.65	X207	X707
12,500	0	10,000	7.85	5.15	9.40	5.65	19.50	9.10	51.55	19.90	466.70	160.30	X301	X801
	50	10,000	7.65	4.60	9.10	4.95	18.75	7.00	49.15	13.65	443.65	99.35	X307	X807
15,000	0	25,000	9.30	6.05	11.10	6.60	22.95	10.35	60.45	22.20	546.55	175.85	X401	X901
	50	25,000	9.10	5.45	10.80	5.80	22.15	8.15	58.05	15.55	523.50	111.60	X407	X907
	100	25,000	8.90	5.25	10.55	5.50	21.40	7.30	55.70	13.00	500.40	86.90	X409	X909
17,500	0	50,000	NA	7.15	NA	7.85	NA	12.45	NA	27.05	NA	216.15	NA	X951
	50	50,000	NA	6.65	NA	7.15	NA	10.60	NA	21.40	NA	161.80	NA	X957
	100	50,000	NA	6.30	NA	6.65	NA	9.20	NA	17.15	NA	120.60	NA	X959
20,000	0	100,000	NA	8.00	NA	8.75	NA	13.70	NA	29.30	NA	NA	NA	X969
	50	100,000	NA	7.75	NA	8.40	NA	12.70	NA	26.25	NA	NA	NA	X975
	100	100,000	NA	7.40	NA	7.90	NA	11.35	NA	22.15	NA	NA	NA	X977
25,000	0	250,000	NA	9.65	NA	10.50	NA	15.80	NA	32.70	NA	NA	NA	X985
	50	250,000	NA	9.40	NA	10.10	NA	14.75	NA	29.45	NA	NA	NA	X986
	100	250,000	NA	9.05	NA	9.60	NA	13.40	NA	25.35	NA	NA	NA	X987
Archery (010), Badminton (011), Bocci (041), Bowling (012), Cheerleading (013), Corkball (014), Cross Country (015), Dartball (044), Fencing (016), Golf (017), Handball (018), Rifle (019), Rowing (020), Squash (021), Swimming (022), Tennis (023), Track (024), or Volleyball (025) (Six Months Standard Maximum Policy Term)														
\$10,000	\$0	\$ 5,000	\$ 4.00	\$ 2.10	\$ 4.00	\$ 2.10	\$ 4.60	\$ 2.30	\$ 5.20	\$ 2.55	\$ 5.80	\$ 2.75	X201	X701
	50	5,000	3.85	1.70	3.85	1.70	4.40	1.85	5.00	2.00	5.55	2.10	X207	X707
12,500	0	10,000	4.80	2.45	4.80	2.45	5.50	2.70	6.20	2.95	6.90	3.15	X301	X801
	50	10,000	4.60	2.00	4.60	2.00	5.30	2.15	5.95	2.30	6.60	2.45	X307	X807
	0	25,000	5.65	2.80	5.65	2.80	6.45	3.10	7.30	3.35	8.10	3.60	X401	X901
15,000	50	25,000	5.45	2.35	5.45	2.35	6.25	2.50	7.05	2.65	7.80	2.80	X407	X907
	100	25,000	5.30	2.05	5.30	2.05	6.05	2.25	6.80	2.40	7.55	2.50	X409	X909
	0	50,000	NA	3.35	NA	3.35	NA	3.70	NA	4.00	NA	4.35	NA	X951
17,500	50	50,000	NA	2.95	NA	2.95	NA	3.20	NA	3.45	NA	3.65	NA	X957
	100	50,000	NA	2.65	NA	2.65	NA	2.80	NA	3.00	NA	3.15	NA	X959
	0	100,000	NA	3.75	NA	3.75	NA	4.10	NA	4.40	NA	4.75	NA	X969
20,000	50	100,000	NA	3.50	NA	3.50	NA	3.80	NA	4.10	NA	4.40	NA	X975
	100	100,000	NA	3.20	NA	3.20	NA	3.45	NA	3.70	NA	3.90	NA	X977
	0	250,000	NA	4.35	NA	4.35	NA	4.75	NA	5.10	NA	NA	NA	X985
25,000	50	250,000	NA	4.15	NA	4.15	NA	4.45	NA	4.80	NA	NA	NA	X986
	100	250,000	NA	3.85	NA	3.85	NA	4.10	NA	4.35	NA	NA	NA	X987
Cricket (043), Field Hockey (026), Floor Hockey (045), Jai-Alai (027), Kickball (049), Lacrosse (028), Polo (029), Rugby (030), or Street Hockey (052) (Six Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 10.20	\$ 5.60	\$ 10.20	\$ 5.60	\$ 27.00	\$ 11.60	\$ 43.80	\$ 17.65	\$ 75.00	\$ 28.80	X201	X701
	50	5,000	9.80	4.65	9.80	4.65	25.60	8.50	41.45	12.35	70.80	19.50	X207	X707
12,500	0	10,000	12.20	6.60	12.20	6.60	31.85	13.25	51.55	19.90	88.05	32.25	X301	X801
	50	10,000	11.80	5.50	11.80	5.50	30.45	9.55	49.15	13.65	83.85	21.15	X307	X807
15,000	0	25,000	14.40	7.65	14.40	7.65	37.40	14.90	60.45	22.20	103.20	35.70	X401	X901
	50	25,000	13.95	6.45	13.95	6.45	36.00	11.00	58.05	15.55	99.00	24.00	X407	X907
	100	25,000	13.55	6.00	13.55	6.00	34.60	9.50	55.70	13.00	94.80	19.50	X409	X909
17,500	0	50,000	NA	9.10	NA	9.10	NA	18.05	NA	27.05	NA	43.65	NA	X951
	50	50,000	NA	8.10	NA	8.10	NA	14.75	NA	21.40	NA	33.75	NA	X957
	100	50,000	NA	7.35	NA	7.35	NA	12.25	NA	17.15	NA	26.25	NA	X959
20,000	0	100,000	NA	10.15	NA	10.15	NA	19.70	NA	29.30	NA	NA	NA	X969
	50	100,000	NA	9.60	NA	9.60	NA	17.90	NA	26.25	NA	NA	NA	X975
	100	100,000	NA	8.85	NA	8.85	NA	15.50	NA	22.15	NA	NA	NA	X977
25,000	0	250,000	NA	11.95	NA	11.95	NA	22.30	NA	32.70	NA	NA	NA	X985
	50	250,000	NA	11.40	NA	11.40	NA	20.40	NA	29.45	NA	NA	NA	X986
	100	250,000	NA	10.65	NA	10.65	NA	18.00	NA	25.35	NA	NA	NA	X987
Boxing (042), Ice Hockey (031), Martial Arts (050), or Roller Hockey (032) (Four Months Standard Maximum Policy Term)														
10,000	\$ 0	\$ 5,000	\$ 17.40	\$ 8.20	\$ 17.40	\$ 8.20	\$ 51.00	\$ 20.20	\$ 84.60	\$ 32.25	\$ 147.00	\$ 54.60	X201	X701
	50	5,000	16.60	6.30	16.60	6.30	48.20	14.00	79.85	21.70	138.60	36.00	X207	X707
12,500	0	10,000	20.65	9.45	20.65	9.45	59.95	22.75	99.30	36.05	172.35	60.75	X301	X801
	50	10,000	19.80	7.25	19.80	7.25	57.15	15.35	94.55	23.50	163.95	38.55	X307	X807
15,000	0	25,000	24.25	10.75	24.25	10.75	70.30	25.30	116.40	39.90	201.90	66.90	X401	X901
	50	25,000	23.40	8.40	23.40	8.40	67.50	17.50	111.60	26.60	193.50	43.50	X407	X907
	100	25,000	22.60	7.50	22.60	7.50	64.70	14.50	106.85	21.50	185.10	34.50	X409	X909
17,500	0	50,000	NA	12.95	NA	12.95	NA	30.85	NA	48.80	NA	82.05	NA	X951
	50	50,000	NA	10.95	NA	10.95	NA	24.25	NA	37.55	NA	62.25	NA	X957
	100	50,000	NA	9.45	NA	9.45	NA	19.25	NA	29.05	NA	47.25	NA	X959
20,000	0	100,000	NA	14.25	NA	14.25	NA	33.40	NA	52.60	NA	88.20	NA	X969
	50	100,000	NA	13.15	NA	13.15	NA	29.80	NA	46.50	NA	77.40	NA	X975
	100	100,000	NA	11.70	NA	11.70	NA	25.00	NA	38.30	NA	63.00	NA	X977
25,000	0	250,000	NA	16.40	NA	16.40	NA	37.10	NA	57.85	NA	NA	NA	X985
	50	250,000	NA	15.25	NA	15.25	NA	33.30	NA	51.40	NA	NA	NA	X986
	100	250,000	NA	13.80	NA	13.80	NA	28.50	NA	43.20	NA	NA	NA	X987

Multiple Team Discounts***	4 thru 13 teams = 5% discount	14 thru 23 teams = 6% discount	24 thru 33 teams = 7% discount	34 thru 43 teams = 8% discount	44 thru 53 teams = 9% discount	54 or more teams = 10% discount
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** These plans are not available to schools in AL; and excess is NOT available in NJ (unless a school, board of education or municipal tax supported entity).
 *** Multiple Team Discounts—All teams must have the same policy term. Teams subsequently added to the policy will not increase the discount. However, teams subsequently deleted from the policy will decrease the discount.
 Special rates of up to 80% higher apply to all public schools (private and religious schools use the rates shown above). The Minimum Premium is \$225 per policy for the primary plan and \$175 per policy for the excess plan. Discounts available on request for policy terms of one (1) month or less. Special Rates available for policy terms exceeding the maximum months shown. Split season rates may be available on request. There are no premium refunds after a one (1) month policy term.

Benefit Amounts		Gross Rate Per Player by Age Class**												
Death & Specific Loss (Face Amount)	Medical Expense		Ages 9 and Under 1 excluding Public Schools		Ages 10-12 2 excluding Public Schools		Ages 13-15 3 excluding Public Schools		Ages 16-18 4 excluding Public Schools		Ages 19 & Over 5 excluding Colleges, Universities, Professionals and Semi-Pros		Office Use Only	
	Deductible	Plan Maximum	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary BSC	Excess BSC
Basketball (004) (Five Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 5.05	\$ 2.45	\$ 7.50	\$ 3.35	\$ 10.25	\$ 4.35	\$ 19.75	\$ 7.75	\$ 57.05	\$ 21.10	X201	X701
	50	5,000	4.80	1.95	7.15	2.50	9.70	3.15	18.65	5.30	53.75	13.85	X207	X707
12,500	0	10,000	6.00	2.85	8.85	3.85	12.05	4.90	23.20	8.70	66.85	23.45	X301	X801
	50	10,000	5.75	2.25	8.50	2.85	11.55	3.50	22.10	5.80	63.60	14.80	X307	X807
15,000	0	25,000	7.05	3.25	10.40	4.35	14.15	5.50	27.20	9.65	78.30	25.80	X401	X901
	50	25,000	6.80	2.60	10.05	3.30	13.60	4.00	26.10	6.60	75.05	16.70	X407	X907
17,500	0	50,000	6.60	2.35	9.65	2.85	13.10	3.45	25.00	5.40	71.80	13.20	X409	X909
	50	50,000	NA	3.95	NA	5.25	NA	6.70	NA	11.75	NA	31.65	NA	X951
20,000	0	100,000	NA	3.35	NA	4.35	NA	5.40	NA	9.20	NA	23.95	NA	X957
	50	100,000	NA	2.95	NA	3.65	NA	4.45	NA	7.25	NA	18.10	NA	X959
25,000	0	250,000	NA	4.35	NA	5.70	NA	7.30	NA	12.70	NA	NA	NA	X969
	50	250,000	NA	4.00	NA	5.25	NA	6.60	NA	11.30	NA	NA	NA	X975
	0	100,000	NA	3.60	NA	4.60	NA	5.65	NA	9.45	NA	NA	NA	X977
	50	100,000	NA	5.00	NA	6.50	NA	8.20	NA	14.05	NA	NA	NA	X985
	0	250,000	NA	4.70	NA	6.00	NA	7.50	NA	12.60	NA	NA	NA	X986
	50	250,000	NA	4.30	NA	5.35	NA	6.55	NA	10.70	NA	NA	NA	X987
Netball (051), Wrestling (035) (Six Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 11.65	\$ 6.10	\$ 11.65	\$ 6.10	\$ 17.40	\$ 8.20	\$ 30.40	\$ 12.85	\$ 33.25	\$ 13.85	X201	X701
	50	5,000	11.15	5.00	11.15	5.00	16.60	6.30	28.80	9.30	31.50	9.95	X207	X707
12,500	0	10,000	13.90	7.20	13.90	7.20	20.65	9.45	35.80	14.60	39.20	15.75	X301	X801
	50	10,000	13.40	5.85	13.40	5.85	19.80	7.25	34.20	10.40	37.40	11.10	X307	X807
15,000	0	25,000	16.35	8.25	16.35	8.25	24.25	10.75	42.05	16.40	46.00	17.65	X401	X901
	50	25,000	15.85	6.85	15.85	6.85	23.40	8.40	40.45	11.95	44.20	12.70	X407	X907
17,500	0	50,000	15.35	6.30	15.35	6.30	22.60	7.50	38.85	10.20	42.45	10.80	X409	X909
	50	50,000	NA	9.90	NA	9.90	NA	12.95	NA	19.85	NA	21.40	NA	X951
20,000	0	100,000	NA	8.70	NA	8.70	NA	10.95	NA	16.10	NA	17.25	NA	X957
	50	100,000	NA	7.80	NA	7.80	NA	9.45	NA	13.25	NA	14.10	NA	X959
25,000	0	250,000	NA	10.95	NA	10.95	NA	14.25	NA	21.65	NA	NA	NA	X969
	50	250,000	NA	10.30	NA	10.30	NA	13.15	NA	19.60	NA	NA	NA	X975
	0	100,000	NA	9.45	NA	9.45	NA	11.70	NA	16.85	NA	NA	NA	X977
	50	250,000	NA	12.85	NA	12.85	NA	16.40	NA	24.40	NA	NA	NA	X985
	0	250,000	NA	12.15	NA	12.15	NA	15.25	NA	22.25	NA	NA	NA	X986
	50	250,000	NA	11.30	NA	11.30	NA	13.80	NA	19.50	NA	NA	NA	X987
Gymnastics (036) or Weight Lifting (037) (Six Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 7.50	\$ 3.35	\$ 7.50	\$ 3.35	\$ 8.20	\$ 3.60	\$ 8.95	\$ 3.85	\$ 9.65	\$ 4.10	X201	X701
	50	5,000	7.15	2.50	7.15	2.50	7.80	2.65	8.50	2.85	9.15	3.00	X207	X707
12,500	0	10,000	8.85	3.85	8.85	3.85	9.70	4.10	10.55	4.40	11.40	4.70	X301	X801
	50	10,000	8.50	2.85	8.50	2.85	9.30	3.00	10.10	3.20	10.90	3.35	X307	X807
15,000	0	25,000	10.40	4.35	10.40	4.35	11.40	4.65	12.40	4.95	13.35	5.25	X401	X901
	50	25,000	10.05	3.30	10.05	3.30	10.95	3.45	11.90	3.65	12.85	3.85	X407	X907
17,500	0	50,000	9.65	2.85	9.65	2.85	10.55	3.00	11.45	3.15	12.35	3.30	X409	X909
	50	50,000	NA	5.25	NA	5.25	NA	5.60	NA	6.00	NA	6.40	NA	X951
20,000	0	100,000	NA	4.35	NA	4.35	NA	4.60	NA	4.90	NA	5.20	NA	X957
	50	100,000	NA	3.65	NA	3.65	NA	3.85	NA	4.10	NA	4.30	NA	X959
25,000	0	250,000	NA	5.70	NA	5.70	NA	6.15	NA	6.55	NA	6.95	NA	X969
	50	250,000	NA	5.25	NA	5.25	NA	5.60	NA	5.95	NA	6.30	NA	X975
	0	100,000	NA	4.60	NA	4.60	NA	4.85	NA	5.15	NA	5.45	NA	X977
	50	250,000	NA	6.50	NA	6.50	NA	6.95	NA	7.40	NA	NA	NA	X985
	0	250,000	NA	6.00	NA	6.00	NA	6.40	NA	6.80	NA	NA	NA	X986
	50	250,000	NA	5.35	NA	5.35	NA	5.65	NA	6.00	NA	NA	NA	X987
Diving (038) (Six Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 6.90	\$ 3.45	\$ 6.90	\$ 3.45	\$ 8.00	\$ 3.85	\$ 9.10	\$ 4.25	\$ 10.15	\$ 4.60	X201	X701
	50	5,000	6.60	2.75	6.60	2.75	7.65	3.00	8.65	3.25	9.65	3.50	X207	X707
12,500	0	10,000	8.20	4.05	8.20	4.05	9.50	4.45	10.75	4.90	12.00	5.30	X301	X801
	50	10,000	7.90	3.20	7.90	3.20	9.10	3.45	10.30	3.75	11.50	4.00	X307	X807
15,000	0	25,000	9.70	4.60	9.70	4.60	11.15	5.10	12.65	5.55	14.10	6.00	X401	X901
	50	25,000	9.35	3.75	9.35	3.75	10.80	4.05	12.20	4.30	13.60	4.60	X407	X907
17,500	0	50,000	9.05	3.40	9.05	3.40	10.40	3.60	11.75	3.85	13.10	4.05	X409	X909
	50	50,000	NA	5.55	NA	5.55	NA	6.10	NA	6.70	NA	7.25	NA	X951
20,000	0	100,000	NA	4.80	NA	4.80	NA	5.20	NA	5.65	NA	6.05	NA	X957
	50	100,000	NA	4.20	NA	4.20	NA	4.55	NA	4.85	NA	5.15	NA	X959
25,000	0	250,000	NA	6.10	NA	6.10	NA	6.70	NA	7.35	NA	7.95	NA	X969
	50	250,000	NA	5.70	NA	5.70	NA	6.25	NA	6.75	NA	7.30	NA	X975
	0	100,000	NA	5.15	NA	5.15	NA	5.60	NA	6.00	NA	6.45	NA	X977
	50	250,000	NA	7.10	NA	7.10	NA	7.75	NA	8.45	NA	NA	NA	X985
	0	250,000	NA	6.70	NA	6.70	NA	7.25	NA	7.85	NA	NA	NA	X986
	50	250,000	NA	6.15	NA	6.15	NA	6.60	NA	7.10	NA	NA	NA	X987

Multiple Team Discounts**	4 thru 13 teams = 5% discount	14 thru 23 teams = 6% discount	24 thru 33 teams = 7% discount	34 thru 43 teams = 8% discount	44 thru 53 teams = 9% discount	54 or more teams = 10% discount
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** Multiple Team Discounts – All teams must have the same policy term. Teams subsequently added to the policy will not increase the discount. However, teams subsequently deleted from the policy will decrease the discount.

Special Rates of up to 80% Higher apply to all public schools (Private and religious schools use the rates shown above).
The minimum premium is \$225 per policy for the primary plan and \$175 per policy for the excess plan. Discounts available on request for policy terms of one (1) month or less.
Special rates available for policy terms exceeding the maximum months shown. Split season rates may be available on request. There are not premium refunds after a one (1) month policy term.

Benefit Amounts			Gross Rate Per Player by Age Class**											
Death & Specific Loss (Face Amount)	Medical Expense	Plan	Ages 9 and Under		1 Ages 10-12		2 Ages 13-15		3 Ages 16-18		4 Ages 19 & Over		5 Office Use Only	
			Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary BSC	Excess BSC
	Deductible	Maximum	excluding Public Schools		excluding Public Schools		excluding Public Schools		excluding Public Schools		excluding Colleges, Universities, Professionals and Semi-Pros			
Soccer (006) (Six Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 7.20	\$ 4.50	\$ 8.80	\$ 5.10	\$ 19.15	\$ 8.80	\$ 52.00	\$ 20.55	\$ 477.50	\$ 173.05	X201	X701
	50	5,000	6.95	4.00	8.45	4.35	18.20	6.70	49.15	14.25	449.85	111.75	X207	X707
12,500	0	10,000	8.65	5.45	10.50	6.05	22.65	10.15	61.10	23.15	559.30	191.60	X301	X801
	50	10,000	8.40	4.80	10.20	5.15	21.70	7.65	58.25	15.60	531.65	118.45	X307	X807
15,000	0	25,000	10.25	6.35	12.40	7.00	26.65	11.50	71.65	25.75	654.95	210.15	X401	X901
	50	25,000	10.00	5.65	12.10	6.10	25.70	8.90	68.80	17.80	627.30	133.05	X407	X907
	100	25,000	9.75	5.40	11.75	5.70	24.75	7.90	65.95	14.70	599.60	103.35	X409	X909
17,500	0	50,000	NA	7.50	NA	8.35	NA	13.90	NA	31.40	NA	258.35	NA	X951
	50	50,000	NA	6.95	NA	7.55	NA	11.65	NA	24.65	NA	193.10	NA	X957
	100	50,000	NA	6.50	NA	6.95	NA	10.00	NA	19.55	NA	143.65	NA	X959
20,000	0	100,000	NA	8.40	NA	9.30	NA	15.25	NA	33.95	NA	NA	NA	X969
	50	100,000	NA	8.10	NA	8.90	NA	14.00	NA	30.30	NA	NA	NA	X975
	100	100,000	NA	7.70	NA	8.30	NA	12.40	NA	25.40	NA	NA	NA	X977
25,000	0	250,000	NA	10.10	NA	11.10	NA	17.45	NA	37.70	NA	NA	NA	X985
	50	250,000	NA	9.75	NA	10.60	NA	16.20	NA	33.85	NA	NA	NA	X986
	100	250,000	NA	9.35	NA	10.05	NA	14.60	NA	28.95	NA	NA	NA	X987
Archery (010), Badminton (011), Bocci (041), Bowling (012), Cheerleading (013), Corkball (014), Cross Country (015), Dartball (044), Fencing (016), Golf (017), Handball (018), Rifle (019), Rowing (020), Squash (021), Swimming (022), Tennis (023), Track (024), or Volleyball (025) (Six Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 4.60	\$ 2.30	\$ 4.60	\$ 2.30	\$ 5.35	\$ 2.55	\$ 6.05	\$ 2.85	\$ 6.80	\$ 3.10	X201	X701
	50	5,000	4.40	1.85	4.40	1.85	5.10	2.00	5.75	2.20	6.45	2.35	X207	X707
12,500	0	10,000	5.50	2.70	5.50	2.70	6.35	3.00	7.20	3.25	8.00	3.55	X301	X801
	50	10,000	5.30	2.15	5.30	2.15	6.10	2.30	6.90	2.50	7.70	2.65	X307	X807
15,000	0	25,000	6.45	3.10	6.45	3.10	7.45	3.40	8.45	3.70	9.40	4.00	X401	X901
	50	25,000	6.25	2.50	6.25	2.50	7.20	2.70	8.15	2.90	9.10	3.10	X407	X907
	100	25,000	6.05	2.25	6.05	2.25	6.95	2.40	7.85	2.55	8.75	2.70	X409	X909
17,500	0	50,000	NA	3.70	NA	3.70	NA	4.10	NA	4.45	NA	4.85	NA	X951
	50	50,000	NA	3.20	NA	3.20	NA	3.50	NA	3.75	NA	4.05	NA	X957
	100	50,000	NA	2.80	NA	2.80	NA	3.05	NA	3.25	NA	3.45	NA	X959
20,000	0	100,000	NA	4.10	NA	4.10	NA	4.50	NA	4.90	NA	5.30	NA	X969
	50	100,000	NA	3.80	NA	3.80	NA	4.15	NA	4.50	NA	4.90	NA	X975
	100	100,000	NA	3.45	NA	3.45	NA	3.75	NA	4.00	NA	4.30	NA	X977
25,000	0	250,000	NA	4.75	NA	4.75	NA	5.20	NA	5.65	NA	NA	NA	X985
	50	250,000	NA	4.45	NA	4.45	NA	4.85	NA	5.25	NA	NA	NA	X986
	100	250,000	NA	4.10	NA	4.10	NA	4.40	NA	4.75	NA	NA	NA	X987
Cricket (043), Field Hockey (026), Floor Hockey (045), Jai-Alai (027), Kickball (049), Lacrosse (028), Polo (029), Rugby (030), or Street Hockey (052) (Six Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 11.65	\$ 6.10	\$ 11.65	\$ 6.10	\$ 31.80	\$ 13.35	\$ 52.00	\$ 20.55	\$ 89.40	\$ 34.00	X201	X701
	50	5,000	11.15	5.00	11.15	5.00	30.15	9.60	49.15	14.25	84.40	22.80	X207	X707
12,500	0	10,000	13.90	7.20	13.90	7.20	37.50	15.15	61.10	23.15	104.95	37.95	X301	X801
	50	10,000	13.40	5.85	13.40	5.85	35.80	10.75	58.25	15.60	99.90	24.65	X307	X807
15,000	0	25,000	16.35	8.25	16.35	8.25	44.00	17.00	71.65	25.75	122.95	41.95	X401	X901
	50	25,000	15.85	6.85	15.85	6.85	42.30	12.30	68.80	17.80	117.90	27.90	X407	X907
	100	25,000	15.35	6.30	15.35	6.30	40.65	10.50	65.95	14.70	112.90	22.50	X409	X909
17,500	0	50,000	NA	9.90	NA	9.90	NA	20.65	NA	31.40	NA	51.35	NA	X951
	50	50,000	NA	8.70	NA	8.70	NA	16.65	NA	24.65	NA	39.45	NA	X957
	100	50,000	NA	7.80	NA	7.80	NA	13.65	NA	19.55	NA	30.45	NA	X959
20,000	0	100,000	NA	10.95	NA	10.95	NA	22.45	NA	33.95	NA	NA	NA	X969
	50	100,000	NA	10.30	NA	10.30	NA	20.30	NA	30.30	NA	NA	NA	X975
	100	100,000	NA	9.45	NA	9.45	NA	17.40	NA	25.40	NA	NA	NA	X977
25,000	0	250,000	NA	12.85	NA	12.85	NA	25.30	NA	37.70	NA	NA	NA	X985
	50	250,000	NA	12.15	NA	12.15	NA	23.00	NA	33.85	NA	NA	NA	X986
	100	250,000	NA	11.30	NA	11.30	NA	20.10	NA	28.95	NA	NA	NA	X987
Boxing (042), Ice Hockey (031), Martial Arts (050), or Roller Hockey (032) (Four Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 20.30	\$ 9.20	\$ 20.30	\$ 9.20	\$ 60.60	\$ 23.65	\$ 100.95	\$ 38.10	\$ 175.80	\$ 64.95	X201	X701
	50	5,000	19.30	7.00	19.30	7.00	57.25	16.20	95.25	25.45	165.75	42.60	X207	X707
12,500	0	10,000	24.00	10.60	24.00	10.60	71.20	26.55	118.40	42.55	206.10	72.15	X301	X801
	50	10,000	23.00	7.95	23.00	7.95	67.85	17.70	112.70	27.45	196.00	45.55	X307	X807
15,000	0	25,000	28.20	12.00	28.20	12.00	83.50	29.50	138.75	46.95	241.40	79.40	X401	X901
	50	25,000	27.20	9.20	27.20	9.20	80.10	20.10	133.05	31.05	231.30	51.30	X407	X907
	100	25,000	26.20	8.10	26.20	8.10	76.75	16.50	127.35	24.90	221.25	40.50	X409	X909
17,500	0	50,000	NA	14.50	NA	14.50	NA	36.00	NA	57.50	NA	97.45	NA	X951
	50	50,000	NA	12.10	NA	12.10	NA	28.05	NA	44.05	NA	73.65	NA	X957
	100	50,000	NA	10.30	NA	10.30	NA	22.05	NA	33.85	NA	55.65	NA	X959
20,000	0	100,000	NA	15.90	NA	15.90	NA	38.90	NA	61.90	NA	104.65	NA	X969
	50	100,000	NA	14.60	NA	14.60	NA	34.60	NA	54.60	NA	91.70	NA	X975
	100	100,000	NA	12.85	NA	12.85	NA	28.80	NA	44.80	NA	74.40	NA	X977
25,000	0	250,000	NA	18.20	NA	18.20	NA	43.05	NA	67.90	NA	NA	NA	X985
	50	250,000	NA	16.80	NA	16.80	NA	38.50	NA	60.15	NA	NA	NA	X986
	100	250,000	NA	15.10	NA	15.10	NA	32.70	NA	50.35	NA	NA	NA	X987

Multiple Team Discounts**	4 thru 13 teams = 5% discount	14 thru 23 teams = 6% discount	24 thru 33 teams = 7% discount	34 thru 43 teams = 8% discount	44 thru 53 teams = 9% discount	54 or more teams = 10% discount
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** Multiple Team Discounts – All teams must have the same policy term. Teams subsequently added to the policy will not increase the discount. However, teams subsequently deleted from the policy will decrease the discount.

Special Rates of up to 80% Higher apply to all public schools (Private and religious schools use the rates shown above).

The minimum premium is \$225 per policy for the primary plan and \$175 per policy for the excess plan. Discounts available on request for policy terms of one (1) month or less. Special rates available for policy terms exceeding the maximum months shown. Split season rates may be available on request. There are not premium refunds after a one (1) month policy term.

Benefit Amounts		Gross Rate Per Player by Age Class**													
Death & Specific Loss (Face Amount)	Medical Expense		Ages 9 and Under		1 Ages 10-12		2 Ages 13-15		3 Ages 16-18		4 Ages 19 & Over		5 Office Use Only		
	Deductible	Plan Maximum	excluding Public Schools		excluding Public Schools		excluding Public Schools		excluding Public Schools		excluding Colleges, Universities, Professionals and Semi-Pros		Use Only		
			Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary BSC	Excess BSC	
Basketball (004) (Five Months Standard Maximum Policy Term)															
\$10,000	\$ 0	\$ 5,000	\$ 4.40	\$ 2.25	\$ 6.30	\$ 2.90	\$ 8.70	\$ 3.80	\$ 16.60	\$ 6.60	\$ 47.70	NA	X201	X701	
	50	5,000	4.20	1.80	6.00	2.25	8.25	2.80	15.70	4.60	45.00	NA	X207	X707	
12,500	0	10,000	5.20	2.60	7.45	3.35	10.25	4.30	19.55	7.45	55.95	NA	X301	X801	
	50	10,000	5.00	2.10	7.15	2.55	9.80	3.15	18.65	5.05	53.20	NA	X307	X807	
15,000	0	25,000	6.15	3.00	8.75	3.80	12.05	4.85	22.90	8.30	65.50	NA	X401	X901	
	50	25,000	5.95	2.45	8.45	2.95	11.60	3.60	22.00	5.75	62.80	NA	X407	X907	
17,500	0	50,000	NA	3.55	NA	4.60	NA	5.85	NA	10.10	NA	NA	NA	X951	
	50	50,000	NA	3.10	NA	3.85	NA	4.80	NA	7.95	NA	NA	NA	X957	
20,000	0	100,000	NA	3.95	NA	5.05	NA	6.40	NA	10.95	NA	NA	NA	X969	
	50	100,000	NA	3.70	NA	4.65	NA	5.85	NA	9.75	NA	NA	NA	X975	
25,000	0	250,000	NA	4.60	NA	5.60	NA	7.25	NA	12.15	NA	NA	NA	X985	
	50	250,000	NA	4.35	NA	5.35	NA	6.65	NA	10.90	NA	NA	NA	X986	
	100	250,000	NA	4.00	NA	4.85	NA	5.90	NA	9.35	NA	NA	NA	X987	
Netball (051), Wrestling (035) (Six Months Standard Maximum Policy Term)															
\$10,000	\$ 0	\$ 5,000	\$ 10.20	\$ 5.60	\$ 10.20	\$ 5.60	\$ 15.00	\$ 7.30	\$ 25.80	\$ 11.20	\$ 28.20	NA	X201	X701	
	50	5,000	9.80	4.65	9.80	4.65	14.30	5.75	24.50	8.25	26.75	NA	X207	X707	
12,500	0	10,000	12.20	6.60	12.20	6.60	17.80	8.50	30.45	12.80	33.30	NA	X301	X801	
	50	10,000	11.80	5.50	11.80	5.50	17.10	6.65	29.15	9.30	31.80	NA	X307	X807	
15,000	0	25,000	14.40	7.65	14.40	7.65	20.95	9.70	35.80	14.40	39.05	NA	X401	X901	
	50	25,000	13.95	6.45	13.95	6.45	20.25	7.75	34.45	10.70	37.60	NA	X407	X907	
17,500	0	50,000	NA	9.10	NA	9.10	NA	11.65	NA	17.45	NA	NA	NA	X951	
	50	50,000	NA	8.10	NA	8.10	NA	10.00	NA	14.30	NA	NA	NA	X957	
20,000	0	100,000	NA	10.15	NA	10.15	NA	12.85	NA	19.05	NA	NA	NA	X969	
	50	100,000	NA	9.60	NA	9.60	NA	11.95	NA	17.35	NA	NA	NA	X975	
25,000	0	250,000	NA	11.95	NA	11.95	NA	14.90	NA	21.60	NA	NA	NA	X985	
	50	250,000	NA	11.40	NA	11.40	NA	13.95	NA	19.80	NA	NA	NA	X986	
	100	250,000	NA	10.65	NA	10.65	NA	12.75	NA	17.50	NA	NA	NA	X987	
Gymnastics (036) or Weight Lifting (037) (Six Months Standard Maximum Policy Term)															
\$10,000	\$ 0	\$ 5,000	\$ 6.40	\$ 2.95	\$ 6.40	\$ 2.95	\$ 7.00	\$ 3.15	\$ 7.60	\$ 3.40	\$ 8.20	NA	X201	X701	
	50	5,000	6.10	2.25	6.10	2.25	6.65	2.40	7.25	2.55	7.80	NA	X207	X707	
12,500	0	10,000	7.60	3.40	7.60	3.40	8.30	3.65	9.00	3.90	9.70	NA	X301	X801	
	50	10,000	7.30	2.60	7.30	2.60	7.95	2.70	8.60	2.85	9.30	NA	X307	X807	
15,000	0	25,000	8.95	3.85	8.95	3.85	9.75	4.10	10.55	4.40	11.40	NA	X401	X901	
	50	25,000	8.60	3.00	8.60	3.00	9.40	3.15	10.20	3.30	10.95	NA	X407	X907	
17,500	0	50,000	NA	4.65	NA	4.65	NA	4.95	NA	5.30	NA	NA	NA	X951	
	50	50,000	NA	3.90	NA	3.90	NA	4.15	NA	4.40	NA	NA	NA	X957	
20,000	0	100,000	NA	5.10	NA	5.10	NA	5.45	NA	5.80	NA	NA	NA	X969	
	50	100,000	NA	4.70	NA	4.70	NA	5.00	NA	5.30	NA	NA	NA	X975	
25,000	0	250,000	NA	5.85	NA	5.85	NA	6.20	NA	6.60	NA	NA	NA	X985	
	50	250,000	NA	5.45	NA	5.45	NA	5.75	NA	6.05	NA	NA	NA	X986	
	100	250,000	NA	4.90	NA	4.90	NA	5.15	NA	5.40	NA	NA	NA	X987	
Diving (038) (Six Months Standard Maximum Policy Term)															
\$10,000	\$ 0	\$ 5,000	\$ 6.00	\$ 3.15	\$ 6.00	\$ 3.15	\$ 6.90	\$ 3.45	\$ 7.80	\$ 3.80	\$ 8.70	NA	X201	X701	
	50	5,000	5.75	2.55	5.75	2.55	6.60	2.75	7.45	2.95	8.30	NA	X207	X707	
12,500	0	10,000	7.20	3.70	7.20	3.70	8.25	4.05	9.30	4.40	10.35	NA	X301	X801	
	50	10,000	6.90	3.00	6.90	3.00	7.95	3.20	8.95	3.40	9.90	NA	X307	X807	
15,000	0	25,000	8.45	4.20	8.45	4.20	9.70	4.60	10.90	5.00	12.15	NA	X401	X901	
	50	25,000	8.20	3.50	8.20	3.50	9.35	3.75	10.55	4.00	11.70	NA	X407	X907	
17,500	0	50,000	NA	5.05	NA	5.05	NA	5.55	NA	6.00	NA	NA	NA	X951	
	50	50,000	NA	4.45	NA	4.45	NA	4.80	NA	5.15	NA	NA	NA	X957	
20,000	0	100,000	NA	5.60	NA	5.60	NA	6.10	NA	6.60	NA	NA	NA	X969	
	50	100,000	NA	5.25	NA	5.25	NA	5.70	NA	6.15	NA	NA	NA	X975	
25,000	0	250,000	NA	6.55	NA	6.55	NA	7.10	NA	7.65	NA	NA	NA	X985	
	50	250,000	NA	6.20	NA	6.20	NA	6.70	NA	7.15	NA	NA	NA	X986	
	100	250,000	NA	5.75	NA	5.75	NA	6.15	NA	6.55	NA	NA	NA	X987	

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 Public school rates available by calling us. (Private and religious schools use the rates shown above). The minimum premium is \$225 per policy for the primary plan and \$175 per policy for the excess plan. Discounts available on request for policy terms of one (1) month or less. Special rates available for policy terms exceeding the maximum months shown. Split season rates may be available on request. There are no premium refunds after a one (1) month policy term.

Benefit Amounts			Gross Rate Per Player by Age Class**											
Death & Specific Loss (Face Amount)	Medical Expense		Ages 9 and Under 1 excluding Public Schools		Ages 10-12 2 excluding Public Schools		Ages 13-15 3 excluding Public Schools		Ages 16-18 4 excluding Public Schools		Ages 19 & Over 5 excluding Colleges, Universities, Professionals and Semi-Pro		Office Use Only	
	Deductible	Plan Maximum	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary Plan	Excess Plan	Primary BSC	Excess BSC
Soccer (006) (Six Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 6.50	\$ 4.25	\$ 7.80	\$ 4.75	\$ 16.45	\$ 7.85	\$ 43.80	\$ 17.65	\$ 398.40	NA	X201	X701
	50	5,000	6.30	3.80	7.55	4.10	15.70	6.10	41.45	12.35	375.35	NA	X207	X707
12,500	0	10,000	7.85	5.15	9.40	5.65	19.50	9.10	51.55	19.90	466.70	NA	X301	X801
	50	10,000	7.65	4.60	9.10	4.95	18.75	7.00	49.15	13.65	443.65	NA	X307	X807
15,000	0	25,000	9.30	6.05	11.10	6.60	22.95	10.35	60.45	22.20	546.55	NA	X401	X901
	50	25,000	9.10	5.45	10.80	5.80	22.15	8.15	58.05	15.55	523.50	NA	X407	X907
	100	25,000	8.90	5.25	10.55	5.50	21.40	7.30	55.70	13.00	500.40	NA	X409	X909
17,500	0	50,000	NA	7.15	NA	7.85	NA	12.45	NA	27.05	NA	NA	NA	X951
	50	50,000	NA	6.65	NA	7.15	NA	10.60	NA	21.40	NA	NA	NA	X957
	100	50,000	NA	6.30	NA	6.65	NA	9.20	NA	17.15	NA	NA	NA	X959
20,000	0	100,000	NA	8.00	NA	8.75	NA	13.70	NA	29.30	NA	NA	NA	X969
	50	100,000	NA	7.75	NA	8.40	NA	12.70	NA	26.25	NA	NA	NA	X975
	100	100,000	NA	7.40	NA	7.90	NA	11.35	NA	22.15	NA	NA	NA	X977
25,000	0	250,000	NA	9.65	NA	10.50	NA	15.80	NA	32.70	NA	NA	NA	X985
	50	250,000	NA	9.40	NA	10.10	NA	14.75	NA	29.45	NA	NA	NA	X986
	100	250,000	NA	9.05	NA	9.60	NA	13.40	NA	25.35	NA	NA	NA	X987
Archery (010), Badminton (011), Bocci (041), Bowling (012), Cheerleading (013), Corkball (014), Cross Country (015), Dartball (044), Fencing (016), Golf (017), Handball (018), Rifle (019), Rowing (020), Squash (021), Swimming (022), Tennis (023), Track (024), or Volleyball (025) (Six Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 4.00	\$ 2.10	\$ 4.00	\$ 2.10	\$ 4.60	\$ 2.30	\$ 5.20	\$ 2.55	\$ 5.80	NA	X201	X701
	50	5,000	3.85	1.70	3.85	1.70	4.40	1.85	5.00	2.00	5.55	NA	X207	X707
12,500	0	10,000	4.80	2.45	4.80	2.45	5.50	2.70	6.20	2.95	6.90	NA	X301	X801
	50	10,000	4.60	2.00	4.60	2.00	5.30	2.15	5.95	2.30	6.60	NA	X307	X807
15,000	0	25,000	5.65	2.80	5.65	2.80	6.45	3.10	7.30	3.35	8.10	NA	X401	X901
	50	25,000	5.45	2.35	5.45	2.35	6.25	2.50	7.05	2.65	7.80	NA	X407	X907
	100	25,000	5.30	2.05	5.30	2.05	6.05	2.25	6.80	2.40	7.55	NA	X409	X909
17,500	0	50,000	NA	3.35	NA	3.35	NA	3.70	NA	4.00	NA	NA	NA	X951
	50	50,000	NA	2.95	NA	2.95	NA	3.20	NA	3.45	NA	NA	NA	X957
	100	50,000	NA	2.65	NA	2.65	NA	2.80	NA	3.00	NA	NA	NA	X959
20,000	0	100,000	NA	3.75	NA	3.75	NA	4.10	NA	4.40	NA	NA	NA	X969
	50	100,000	NA	3.50	NA	3.50	NA	3.80	NA	4.10	NA	NA	NA	X975
	100	100,000	NA	3.20	NA	3.20	NA	3.45	NA	3.70	NA	NA	NA	X977
25,000	0	250,000	NA	4.35	NA	4.35	NA	4.75	NA	5.10	NA	NA	NA	X985
	50	250,000	NA	4.15	NA	4.15	NA	4.45	NA	4.80	NA	NA	NA	X986
	100	250,000	NA	3.85	NA	3.85	NA	4.10	NA	4.35	NA	NA	NA	X987
Cricket (043), Field Hockey (026), Floor Hockey (045), Jai-Alai (027), Kickball (049), Lacrosse (028), Polo (029), Rugby (030), or Street Hockey (052) (Six Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 10.20	\$ 5.60	\$ 10.20	\$ 5.60	\$ 27.00	\$ 11.60	\$ 43.80	\$ 17.65	\$ 75.00	NA	X201	X701
	50	5,000	9.80	4.65	9.80	4.65	25.60	8.50	41.45	12.35	70.80	NA	X207	X707
12,500	0	10,000	12.20	6.60	12.20	6.60	31.85	13.25	51.55	19.90	88.05	NA	X301	X801
	50	10,000	11.80	5.50	11.80	5.50	30.45	9.55	49.15	13.65	83.85	NA	X307	X807
15,000	0	25,000	14.40	7.65	14.40	7.65	37.40	14.90	60.45	22.20	103.20	NA	X401	X901
	50	25,000	13.95	6.45	13.95	6.45	36.00	11.00	58.05	15.55	99.00	NA	X407	X907
	100	25,000	13.55	6.00	13.55	6.00	34.60	9.50	55.70	13.00	94.80	NA	X409	X909
17,500	0	50,000	NA	9.10	NA	9.10	NA	18.05	NA	27.05	NA	NA	NA	X951
	50	50,000	NA	8.10	NA	8.10	NA	14.75	NA	21.40	NA	NA	NA	X957
	100	50,000	NA	7.35	NA	7.35	NA	12.25	NA	17.15	NA	NA	NA	X959
20,000	0	100,000	NA	10.15	NA	10.15	NA	19.70	NA	29.30	NA	NA	NA	X969
	50	100,000	NA	9.60	NA	9.60	NA	17.90	NA	26.25	NA	NA	NA	X975
	100	100,000	NA	8.85	NA	8.85	NA	15.50	NA	22.15	NA	NA	NA	X977
25,000	0	250,000	NA	11.95	NA	11.95	NA	22.30	NA	32.70	NA	NA	NA	X985
	50	250,000	NA	11.40	NA	11.40	NA	20.40	NA	29.45	NA	NA	NA	X986
	100	250,000	NA	10.65	NA	10.65	NA	18.00	NA	25.35	NA	NA	NA	X987
Boxing (042), Ice Hockey (031), Martial Arts (050), or Roller Hockey (032) (Four Months Standard Maximum Policy Term)														
\$10,000	\$ 0	\$ 5,000	\$ 17.40	\$ 8.20	\$ 17.40	\$ 8.20	\$ 51.00	\$ 20.20	\$ 84.60	\$ 32.25	\$ 147.00	NA	X201	X701
	50	5,000	16.60	6.30	16.60	6.30	48.20	14.00	79.85	21.70	138.60	NA	X207	X707
12,500	0	10,000	20.65	9.45	20.65	9.45	59.95	22.75	99.30	36.05	172.35	NA	X301	X801
	50	10,000	19.80	7.25	19.80	7.25	57.15	15.35	94.55	23.50	163.95	NA	X307	X807
15,000	0	25,000	24.25	10.75	24.25	10.75	70.30	25.30	116.40	39.90	201.90	NA	X401	X901
	50	25,000	23.40	8.40	23.40	8.40	67.50	17.50	111.60	26.60	193.50	NA	X407	X907
	100	25,000	22.60	7.50	22.60	7.50	64.70	14.50	106.85	21.50	185.10	NA	X409	X909
17,500	0	50,000	NA	12.95	NA	12.95	NA	30.85	NA	48.80	NA	NA	NA	X951
	50	50,000	NA	10.95	NA	10.95	NA	24.25	NA	37.55	NA	NA	NA	X957
	100	50,000	NA	9.45	NA	9.45	NA	19.25	NA	29.05	NA	NA	NA	X959
20,000	0	100,000	NA	14.25	NA	14.25	NA	33.40	NA	52.60	NA	NA	NA	X969
	50	100,000	NA	13.15	NA	13.15	NA	29.80	NA	46.50	NA	NA	NA	X975
	100	100,000	NA	11.70	NA	11.70	NA	25.00	NA	38.30	NA	NA	NA	X977
25,000	0	250,000	NA	16.40	NA	16.40	NA	37.10	NA	57.85	NA	NA	NA	X985
	50	250,000	NA	15.25	NA	15.25	NA	33.30	NA	51.40	NA	NA	NA	X986
	100	250,000	NA	13.80	NA	13.80	NA	28.50	NA	43.20	NA	NA	NA	X987

Multiple Team Discounts***	4 thru 13 teams = 5% discount	14 thru 23 teams = 6% discount	24 thru 33 teams = 7% discount	34 thru 43 teams = 8% discount	44 thru 53 teams = 9% discount	54 or more teams = 10% discount
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 Public school rates available by calling us. (Private and religious schools use the rates shown above). The minimum premium is \$225 per policy for the primary plan and \$175 per policy for the excess plan. Discounts available on request for policy terms of one (1) month or less. Special rates available for policy terms exceeding the maximum months shown. Split season rates may be available on request. There are no premium refunds after a one (1) month policy term.

Comparison Chart

	Nationwide®	Other Insurer
Death or Specific Loss must occur within	1 Year ¹	_____
Percentage for Entire Loss of:		
Each Arm or Leg	75% ²	_____ %
Speech, Each Eye, Hand or Foot	50% ²	_____ %
Hearing of Each Ear	25% ^{2&3}	_____ %
Thumb and Index Finger of Same Hand	25% ²	_____ %
Medical Expenses must be incurred within:		
First Treatment	90 days	_____
Later Treatments	3 Years	_____
Internal Dental Dollar Limits:		
Per Tooth Restriction	None ⁴	\$ _____
Overall Dental Restriction	None ⁴	\$ _____
Limit on number of diathermy/light/shortwave/other heat/ physiotherapy if hospital confined or under home health agency care	None ⁴	_____
If neither so confined nor under home health care	First 5 ⁴	_____
Roster Requirements:		
Team Names and Ages	Yes	_____
Individual Names and Ages	No	_____
Covered Travel:		
Plan Sponsor's Group Travel	Yes	_____
Individual Direct Travel to/from Clinics, Games, and Practice Sessions	Yes	_____
Does coverage apply to most extra activities?	Yes	_____
Are coaches, managers, officers, etc. covered at no extra charge?	Yes	_____
Special Short-Term Rates – % of Season Rate for a Policy of:		
One Day	20% ⁵	_____ %
2 thru 15 Days	33 1/3% ⁵	_____ %
16 Days thru 1 Month	50% ⁵	_____ %
Extended coverage available for terms longer than the Standard Season	Yes	_____
Minimum Policy Premium:		
Primary Medical Policy	\$225	\$ _____
Excess Medical Policy	\$175	\$ _____

¹ No time restriction in PA or WV for death.

² Separate losses accumulate to 100% (e.g., one hand and thumb and index of another = 75%, not just the greater (50%) of the two).

³ Many insurers pay 50% for loss of hearing in both ears, but nothing for loss in one ear.

⁴ Reasonable and Customary expenses up to Medical Maximum.

⁵ Special Short-Term policies cannot be added together (e.g., 5 week term at 33 1/3% + 50% = 83 1/3%) to avoid a standard season rate.

This Policy Provides Limited Accident Insurance Only. The policy does **NOT** provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department.

Important Notice

This policy does NOT provide coverage for sickness or for legal liability.

Warning

(NY) The insurance offered in this brochure is: (1) not a deposit; (2) not insured by the Federal Deposit Insurance Corporation; and (3) not guaranteed by the bank, trust company, savings bank, savings and loan associations, federal savings association or national bank.

A.M. Best's Rating for Nationwide Life Insurance Company is A+ (Superior). A.M. Best Co. has been a leading independent source of insurer financial ratings since 1899.

Submitting the application

with agency check payable to:

**Surplus
Insurance
Brokers
Agency Inc.**



Call 800-342-5706

Fax 800-578-7758 • www.surplusins.com

Email quotes: submit@surplusins.com

P O Box 749, South Bend IN 46624-0749

Fraud Warnings

- (CA) For your protection California law requires the following to appear on this form. Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
- (LA) Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- (MO) An insurance company or its agent or representative may not ask an applicant or policyholder to divulge in a written application or otherwise whether an insurer has canceled or refused to renew or issue to the applicant or policyholder a policy of insurance. If a question(s) appears in this application, you should not renew it.
- (NY) Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.
- (PA) Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
- (PR) Any person who, knowingly and with the intent to defraud, presents false information in an insurance request form, or who presents, helps or has presented a fraudulent claim for the payment of a loss or other benefit, or presents more than one claim for the same damage or loss, will incur a felony, and upon conviction will be penalized for each violation with a fine of no less than five thousand (5,000) dollars nor more than ten thousand (10,000) dollars, or imprisonment for a fixed term of three (3) years, or both penalties. If aggregated circumstances prevail, the fixed established imprisonment may be increased to a maximum of five (5) years; if attenuating circumstances prevail, it may be reduced to a maximum of two (2) years.
- (WA) Any person who knowingly presents a false or fraudulent claim for payment of a loss or knowingly makes a false statement in an application for insurance may be guilty of a criminal offense under state law.
- (All Other States) Any person who knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and/or civil penalties.



Nationwide®
On Your Side

Nationwide Specialty Health®

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