

# **MEMBER ACCIDENT PROTECTION PROGRAM**

## **A Benefit of Membership of the Chi Psi Fraternity**

### **What is The Member Accident Protection Program?**

The member accident protection program of the fraternity is a benefit of membership. The program is intended to complement the health insurance of every undergraduate member of the fraternity for injuries as a result of an accident. The premium for this program is paid by the fraternity and the program may be cancelled or changed at the sole discretion of the fraternity at any time. The information provided is for informational purposes only and is not intended to replace the insurance contract. For specific information regarding any claim, please contact RH/Kirklin & Co, LLC.

### **Who is an Insured Person under the member accident program?**

All eligible undergraduate members, associate members\pledges of the fraternity are insured for covered injuries which are incurred while the policy is in force and occur while:

- In good standing with the fraternity. Membership will be verified with the (inter)national administrative office of the fraternity so be certain your membership has been reported and all pledge, initiation, undergraduate dues and risk management\insurance fees have been paid; and
- Enrolled as a student at an institution of higher learning where there is an undergraduate chapter of the fraternity, except during appropriate holiday or summer breaks. If a covered injury occurs during a holiday or summer break, the eligible member will have had to have been an enrolled student during the prior school term and continuing at an institution of higher learning the following term.

### **What Protection is provided?**

The following limits of protection are provided;

- \$100,000 Accident Medical Expense and/or Dental Accident Injury Maximum
- \$ 5,000 Accidental Dismemberment and/or Accidental Death Benefit
- 52 Week Benefit Period
- \$0 Deductible

### **How are benefits paid?**

- Additional benefits will be paid only when eligible medical expense is not recoverable from any other insurance policy, service contract or workers' compensation policy. This policy will reimburse deductibles and co-pays of health insurance programs.
- Benefits for any one accident shall not exceed, in the aggregate, the Medical Expense maximum.
- In the absence of any other applicable coverage, this coverage is primary.