



COVERAGE SUMMARY

Outward Bound Students

ACCIDENT INSURANCE

In spite of our best efforts to prevent them, accidents – serious ones – can and do happen every day. If a serious accident occurs, the primary concern should be recovering from the injury...not the financial loss such an accident can create.

That's why Outward Bound is providing an insurance plan that can help provide you with financial peace of mind against the risk of covered injuries.

ELIGIBILITY

All "open enrollment" students who are United States citizens domiciled in the United States whose names are on file with the Policyholder (referred to as Class 1 within the policy). An eligible student cannot be enrolled in this program through any other organization, employer, church or school group.

COVERAGE

Coverage is provided while participating in activities sponsored and supervised by the Policyholder, or while traveling to, during or after such activities as a member of a group in transportation furnished or arranged by the Policyholder.

BENEFITS

Accident Medical Expense

When a covered injury to an Insured results in treatment by a physician or surgeon within 30 days of the accident, We will pay up to a maximum benefit of \$35,000 per occurrence after the \$500 deductible amount has been met. Dental expenses for injuries to sound natural teeth are subject to a \$1,000 maximum.

Eligible expenses are: (a) treatment by a physician or surgeon; (b) care or services from a hospital; (c) services from a registered graduate nurse (RN or LPN), not related to the Insured by blood or marriage; (d) professional ambulance service; (e) orthopedic appliances; or (f) services of a physical therapist, when acting under the direction of a Legally Qualified Physician or on prescription of a Legally Qualified Physician.

Only eligible medical expenses incurred by the Insured within 52 weeks from the date of the accident are covered. Benefits for any one accident shall not exceed in the

aggregate the maximum Medical Benefit. Benefits will be paid only for expense which is not recoverable from any other insurance policy or service contract.

Accidental Death and Specific Loss

Benefits are paid for losses which are incurred within 365 days from date of Injury. The following benefits (the largest applicable amount) are paid in addition to the medical benefit:

Loss of life:	\$12,500
Loss of both hands, both feet, sight in both eyes, speech and hearing	\$12,500
Loss of one hand, one foot, or sight in one eye, speech or hearing	\$ 6,250
Loss of Thumb and Index Finger of the Same Hand	\$ 3,125

"Loss" means, with regard to hands and feet, actual severance above the wrist or ankle joint; with regard to sight, speech or hearing the total and irrecoverable loss thereof. Loss means, with regard to thumb and index finger of the same hand, severance of two or more entire phalanges of both the thumb and index finger.

Only one of the amounts shown above (the largest applicable) will be paid for covered Injuries resulting from one accident. The benefit for loss of: (a) two limbs; (b) both eyes; (c) one limb and one eye; (d) speech and hearing; or (e) thumb and index finger of the same hand is payable only when such double loss is the result of the same accident.

Seat Belt Usage

When an Insured receives Injuries covered by the policy which results in loss of life, a benefit of \$1,250 will be paid if, at the time of the accident the Insured was: (a) the operator of or a passenger in a Private Passenger Automobile; and (b) utilizing a Seat Belt. Seat Belt usage must be verified by a doctor, a coroner, a traffic officer or other person of competent authority.

DEFINITIONS

"Hospital" means any of the following places: (a) a place which is licensed or recognized as a general hospital by the proper authority of the state in which it is located; (b) a

place operated for the care and treatment of resident inpatients with a registered graduate nurse (RN) always on duty and with a laboratory and X-ray facility; (c) a place recognized as a general hospital by the Joint Commission on the Accreditation of Hospitals; or (d) a place certified as a hospital by Medicare. Not included is a hospital or institution or a part of such hospital or institution which is licensed or used principally: (1) for the treatment or care of drug addicts or alcoholics; or (2) as a clinic, continued or extended care facility, skilled nursing facility, convalescent home, rest home, nursing home or home for the aged.

"Injuries" means accidental bodily injuries: (a) received while insured under this policy; and (b) resulting, independently of sickness and all other causes,

EXCLUSIONS

This program does not cover: (a) injuries resulting from air travel, except while a passenger for transportation only; (b) the cost of eyeglasses, contact lenses or examinations for either; (c) the cost of dental treatment, except as specifically provided for injuries to sound, natural teeth; (d) injuries covered by workers' compensation or employer's liability laws; (e) injuries caused by an act of declared or undeclared war; (f) treatment of hernia; (g) expense or loss for suicide or attempted suicide while sane; or (h) injuries sustained while traveling other than that referred to in the policy; (i) injuries received while under the influence of any controlled substance, unless administered on the advice of a physician; or (j) injuries received as a result of being intoxicated (as determined and defined by the laws in the jurisdiction in which the loss or cause of loss was incurred; for the purposes of this exception, the laws governing the operation of motor vehicles while intoxicated will apply to any activity occurring at the time of the accident.).

This document summarizes the provisions of the policy issued to Outward Bound. Please refer to the policy for a complete description of coverage, benefits, definitions and exclusions. Should there be any discrepancy between the policy and this summary, policy provisions will prevail.



**OUTWARD
BOUND**

Underwritten by: Mutual of Omaha Insurance Company
Home Office: Omaha, Nebraska