



# U.S. PARTICIPANT ACCIDENT

## PRODUCTS

- Education PK-12 Mandatory, Voluntary and Catastrophic Coverage
- Higher Education (Intercollegiate Sports and Study Abroad)
- Affinity Groups
- Sports/Special Events



**STARSTONE**

Part of the Enstar Group

## The StarStone Advantage

At StarStone, we understand that while accidents can't always be prevented, you can have the financial support needed to make recovery less expensive and stressful. For groups and individuals in the U.S. that want to minimize the financial impact in the event of an injury, disability or death as a result of an accident, StarStone puts flexible plans in place to cover medical and non-medical costs and out-of-pocket expenses not typically covered by traditional health plans.

### WHO WE COVER

- Schools (Charter, Private, Public, Boarding)
- Youth and Amateur Sports, College and University Intercollegiate Sports Programs
- College and University Study Abroad Programs
- Youth Groups
- Teams, Leagues, Associations
- Civic and Fraternal Organizations
- Religious and Volunteer Organizations
- Day Care, Camps and Conferences
- Special Events & Entertainment
- National Governing Bodies and Non Governmental Organizations

### WHAT WE COVER

- Accidental Death & Dismemberment, including Burial Benefit
- Accidental Medical Expense
- Expanded Medical
- Weekly Indemnity
- Repetitive Motion Injuries and Pre-existing Conditions
- HMO (Health Maintenance Organization)/PPO (Preferred Provider Organization) Denial
- Heart Circulatory
- Concussions
- Plus many more customizable solutions
- Travel Protection & Assistance
- Out of Country Medical

### PROGRAM HIGHLIGHTS

- Participant Accident Programs will cover those injured during supervised and sponsored activities
- Accident & Health Education Products provide needed solutions for student athletes, trainers, coaches, and general students that meet governing body requirements
- Works well with a General Liability carrier who needs to place an Accident coverage to be able to obtain GL coverage
- Accident medical coverage that covers deductibles, copays and out of pocket expenses
- Benefits available on either an excess or primary basis



## PLAN DESIGN

- Fully Insured
- Aggregate Deductible
- Mandatory Student Accident
- International & Domestic Cover
- Worldwide Assistance

## PARTNERSHIP

StarStone Insurance products are available through a limited network of knowledgeable and experienced distribution partners.

Claims are administered by approved TPAs who provide top level service and claims management.

## FINANCIAL STRENGTH

StarStone is rated A- (Excellent) by A.M. Best, financial size XI. For business written through Syndicate 1301, Lloyd's is rated A+ by Standard & Poor's, AA- by Fitch Ratings and A (Excellent) by A.M. Best.

## OUR APPROACH

With strong technical know-how and a relationship-driven philosophy, the combined experience of our underwriting and claims professionals enables us to deliver a seamless service, designed to meet the unique needs of today's A&H market.



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## KEY CONTACTS

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