RANDOLPH COMMUNITY COLLEGE - CU

Special Risk Accident Insurance Program: Base Policy

Plan Highlights

When the unexpected happens, a plan that can help mitigate costs and help ensure timely care can make all the difference. This insurance program is designed to help limit out-of-pocket medical expenses and provide valuable insurance benefits for students that experience a covered accident. This coverage is available at no additional cost to you as part of the benefits offered by Randolph Community College - CU.

Eligibility & Covered Activities

This accident insurance covers the following classes.

Eligible Class	Eligible Persons	When Does Coverage Apply?
Class 1	An eligible person is a student of the Policyholder who, is an enrolled student or, is participating in intramural sports or, is participating in Motorcycle Classes.	Policyholder Supervised and Sponsored School and Intramural Sports activities. (Intercollegiate Sports and Extramural Sports are not covered.) Policyholder Supervised and Sponsored Motorcycle Class activities, while attending classes and while participating in motorcycle riding exercises. Overnight Supervised and Sponsored Activities with duration of more than 7 days and related travel are not covered unless specifically agreed to in writing by Us
Class 2	An eligible person is a student of the Policyholder who is a Continuing Education Class student enrolled for 3 credits or less per semester.	Policyholder Supervised and Sponsored School Activities only while participating in Continuing Education Classes. All One-Day Field Trips are included. Overnight Supervised and Sponsored Activities with duration of more than 7 days and related travel are not covered unless specifically agreed to in writing by Us.

Benefits

Accident Medical Expense

- **Class 1 Maximum Benefit Amount:** $25,000
- **Class 2 Maximum Benefit Amount:** $25,000
- **Loss of Life - Heart or Circulatory Malfunction:** $10,000 (Applies to All Classes)
- **Needle Stick and/or Splatter Coverage:** $25,000 (Applies to All Classes)

We will reimburse the cost of medical expenses resulting from an accidental bodily injury. Accident medical expense benefits are only payable:

- For medical expenses incurred for treatment of the accidental bodily injury within 60 days after an accident;
- For reasonable and customary charges for medical services, up to the maximum benefit amount;
- For medically necessary medical services; and
- For expenses incurred within 52 weeks of the date of the accident causing the accidental bodily injury.

Accidental Loss of Life & Dismemberment

Pays lump sum benefits if any of the losses shown below occur within one year of the date of the accident. Benefits are payable for the stated percentage of the $10,000 Principal Sum for this policy.

Covered Loss	Benefit Amount
Loss of Life; Loss of Hand, Loss of Foot or Loss of Sight of One Eye (Any one of each); Loss of Hand, Loss of Foot or Loss of Sight of One Eye; Loss of Speech or Loss of Hearing	100% of Principal Sum
Loss of Speech and Loss of Hearing; Loss of Speech and one of Loss of Hand, Loss of Foot or Loss of Sight of One Eye; Loss of Hearing and one of Loss of Hand, Loss of Foot or Loss of Sight of One Eye; Loss of Hands (Both), Loss of Feet (Both), Loss of Sight or a combination of any two of Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100% of Principal Sum or 50% of Principal Sum, see policy for more detail
Loss of Thumb and Index Finger of the Same Hand	25% of Principal Sum

What Is Not Covered

This insurance does not apply to any accident, accidental bodily injury, or loss caused by or resulting from, directly or indirectly:

- an Insured Person being in, entering, or exiting any aircraft: 1) owned, leased or operated by the Policyholder or on the Policyholder's behalf; or 2) operated by an employee of the Policyholder on the Policyholder's behalf;
- an Insured Person being in, entering, or exiting any aircraft while acting or training as a pilot or crew member;
- an Insured Person's emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof except physical illness or disease attributed to a Heart or Circulatory Failure. (This exclusion does not apply to an Insured Person's bacterial infection caused by an Accident or by Accidental consumption of a substance contaminated by bacteria.)
- any occurrence while an Insured Person is incarcerated after conviction.
- an Insured Person being intoxicated at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs.
- an Insured Person being under the influence of any narcotic or other controlled substance at the time of an Accident. (This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.)
- an Insured Person participating in military action while in active military service with the armed forces of any country or established international authority. However, this exclusion does not apply to the first sixty (60) consecutive days of active military service with the armed forces of any country or established international authority.
- an Insured Person's suicide, attempted suicide or intentionally self-inflicted injury.
- when: 1) the United States of America has imposed any trade or economic sanctions prohibiting insurance of any Accident, Accidental Bodily Injury or Loss; or 2) there is any other legal prohibition against providing insurance of any Accident, Accidental Bodily Injury or Loss
- This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from, directly or indirectly, an Insured Person's participation in scuba diving to depths of more than 130 feet; skydiving; hang-gliding or para-gliding; parascending other than over water; bungee jumping; mountaineering or rock climbing normally requiring the use of guides or ropes; caving; off-piste skiing; or snowboarding.
- a declared or undeclared War.
- This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from,
- directly or indirectly, the Insured Person traveling or flying on any rocket propelled or rocket launched conveyance.
- This insurance does not apply to any Accident, Accidental Bodily Injury or Loss caused by or resulting from,
- directly or indirectly, an Insured Person's participation in Specialized Aviation activities.

Additional exclusions, limitations, or conditions may also apply.

This information is a brief description of the important benefits and features of the insurance plan. Coverage is subject to the language of the policy as actually issued. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by Federal Insurance Company and its U.S.-based Chubb underwriting company affiliates. Chubb, 202 Halls Mill Road, Whitehouse Station, NJ 08889-1600. (Revised 6/2026)

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