



Solicitation # RFP1815
 Bid Opening Location: Spartanburg School District 2
 3231 Old Furnace Road
 Chesnee, SC 29323

Request for Proposals
Description: Student Accident and Athletic Insurance
Issue Date: April 20, 2018

Bids Due 2:00PM, May 10, 2018

Submit questions to: Kacey Austin – 864-515-5135 or Kacey.austin@spartanburg2.k12.sc.us

QUESTIONS MUST BE RECEIVED BY: April 30, 2018, 12:00PM

Mail/Hand Carry Bid To - Spartanburg School District Two
 (No Electronic/Facsimile Submissions) Attn: Kacey Austin
 3231 Old Furnace Road
 Chesnee, SC 29323

NUMBER OF COPIES TO BE SUBMITTED: One (1) Original and Four (4) copies

Solicitation Number and Opening Date must be shown on sealed envelope

The award, this solicitation, any amendments, and any related notices will be posted on our website
<http://www.spart2.org/departments/finance/procurement>

Must Be Signed to be Valid

Authorized Signature		Printed Name/Title		Date	
Company Name			State Vendor No. (If Known)		
Mailing Address			Social Security or Federal Tax No.		
City		State		Zip	
Phone Number		Fax Number		Email Address	
Buyer Signature and Date (District Use Only)				Purchase Order Number (District Use Only)	

SC Certified Minority Vendor? Yes or No (circle one)

ACKNOWLEDGEMENT OF AMENDMENTS: Acknowledge receipt of amendments by initialing below.

Amendment No.	Amendment No.	Amendment No.	Amendment No.	Amendment No.	Amendment No.	Amendment No.
1	2	3	4	5	6	7
Initial	Initial	Initial	Initial	Initial	Initial	Initial

**Spartanburg County School District Two
Request for Bid Invitation**

Date: April 20, 2018

Student Accident and Athletic Insurance

Spartanburg School District Two is seeking proposals to provide the District with Student Accident and Athletic Insurance in accordance with the specifications and requirements of this solicitation.

Sealed bids will be received until May 10, 2018 at 2:00PM at Spartanburg School District Two District Office at which time they will be opened.

Bids may be delivered (i.e., hand deliver, express mail services, etc.,) or mailed to:
(**NO** electronic submissions)

SPARTANBURG SCHOOL DISTRICT TWO
ATTENTION: KACEY AUSTIN
RFB1815 STUDENT ATHLETIC AND ACTIVITY INSURANCE
3231 OLD FURNACE ROAD
CHESNEE, SC 29323

No bids will be accepted after the stated bid opening date and time.

SPARTANBURG SCHOOL DISTRICT TWO RESERVES THE RIGHT TO CANCEL THIS SOLICITATION IN
WHOLE OR PART AND REJECT ANY OR ALL BIDS IN WHOLE OR IN PART.

SOLICITATION TABLE OF CONTENTS

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I. INSTRUCTIONS TO BIDDER

1. Bid Documents:

Each bidder should carefully examine the "Request for Bid" documents, including any addenda. Should the bidder identify any discrepancies or ambiguities, he shall at once notify the undersigned. No allowance will be made for oversight or misunderstandings by the bidder after bids are received.

Spartanburg County School District Two's Procurement Code and Regulations govern and supersede any and all documents, proposals and policies, whether stated or implied.

2. Preparation of Bids:

The bid form must be either typewritten or handwritten in ink to show prices and notations. No erasures will be permitted. Errors must be crossed out, corrections entered, and initialed by the person signing the bid. Erasures or use of typewriter correction fluid may be cause for rejection. No bid shall be altered or amended after specified time for opening. Signatures on bids must be by a principal, duly authorized to make contracts.

A. Evidence of liability insurance carried along with worker's compensation documentation for each employee must be submitted with the bid and maintained throughout the contract. The District reserves the right to accept or reject bids on the basis of adequacy of liability and worker's compensation coverage.

B. A minimum of (3) three references must be submitted in writing (on company letterhead if available) with the bid. References should be provided for previous employment by public schools or commercial entities if available. The District reserves the right to accept or reject bids based on references if deemed to be in the best interest of the District.

C. The prices specified in the bid must be F.O.B. Destination with all freight charges prepaid. On the Bid Forms, please indicate the delivery time after receipt of an order for the service/materials you have bid. No hidden or undisclosed prices will be acceptable.

D. Do not include sales or use taxes in your price that the District may be required to pay. Any taxes in your bid that the district may be required to pay, shall be provided as a separate line item.

3. Bid Expenses:

The District or any of its representatives shall not be held responsible for any expenses incurred in the preparation or subsequent presentation of the vendor's response to this solicitation.

4. Submission of Bids:

The bid package must be delivered in a sealed envelope, clearly marked with RFB Number. Bidders are responsible for the actual delivery of bid during business hours. No bid will be accepted after the stated bid opening.

The District assumes no responsibility for the delivery of any solicitation, addendum, solicitation response, or any other such correspondence by the US Postal Service, electronic transmission, facsimile, or any other method.

5. Failure to respond:

Failure to respond without advising the district-purchasing agent may result in the removal of your name from our bidder's list. If not submitting a bid, respond by returning the enclosed No Bid Reply form no later than the scheduled bid opening.

6. Withdrawal of Bid Response:

A bid response cannot be withdrawn after it is filed, unless the respondent makes a written request to the Procurement Officer prior to the last date and time set for receipt of the bid responses. If the District fails to accept the response or award a contract within 30 (thirty) days after the bid opening date, the respondent must inform the District, in writing, that they do not wish for their response to continue to be considered.

7. Bid Opening:

The bid opening shall be public on the date and at the time specified. Bids will be opened and tabulated. Bid files may be examined during normal working hours after award and upon receipt of request. No bids shall be altered, amended, or withdrawn after the scheduled bid opening. Negligence on the part of Bidders in preparing bids confers no right for the withdrawal of bid after opening.

II. GENERAL CONDITIONS:

1. Acceptance of Bids:

The District reserves the right to accept, or reject, in part or in entirety, any or all bids, to negotiate with all qualified bidders and to cancel in part or in entirety this solicitation if it is in the best interest of the District. Further, the District reserves the right to waive any or all informalities or technicalities in order to serve the best interest of the District. If a bidder fails to state the time within which a bid must be accepted it is understood and agreed that the undersigned shall have sixty days to accept.

2. Addenda:

At the discretion of the District, if it becomes necessary to revise or clarify any part of this solicitation, an addendum will be posted under “**Available Bids**” at <http://www.spart2.org/departments/finance/procurement>

- a. Because this solicitation is posted electronically, the Owner may not be aware of all potential proposers, particularly those that attained a copy from this web site or other unknown sources. It is the proposer’s responsibility to check this web site periodically to determine if any addenda have been issued.
- b. Any addenda issued by the District shall become a formal part of this quote/bid/proposal. Bidders shall acknowledge receipt of any Addenda by (1) signing and returning the amendment, (2) by letter, or by (3) initialing the cover page of the bid form under the appropriate column.
- c. The District, Procurement Officer, or other District employee, shall not be legally bound by any amendment or interpretation that is not in writing. No addenda shall be issued later than four (4) days prior to the RFB submittal date except to:

Withdraw the RFB or Postpone the RFB

- d. Such addenda shall take precedence over the original portion of the RFB documents concerned.

3. Awards:

- a. Awards will be made to the Bidder whose bid, in the opinion of the District, best meets the requirements of this RFB and the objectives of the District, except as otherwise specified in the RFB. Where more than one item is specified in the RFB, the district reserves the right to determine the successful bidder(s) either on the basis of the individual items or on the basis of all items included in the RFB, unless otherwise expressly provided in Section III (Special Conditions).
- b. The district reserves the right to modify or cancel in whole, or in part, it’s RFB’s.
- c. A written purchase order mailed, or otherwise furnished, to the successful bidder within the time of acceptance specified in the RFB results in a binding contract without further action by either party. The contract shall not be assignable by the bidder in whole or in part without the written consent of the District.

Awards will be posted on our website <http://www.spart2.org/departments/finance/procurement>

4. Clarifications:

The District reserves the right, at any time after opening and prior to award, to request from any Bidder clarification, address technical questions, or to seek or provide other information regarding the Bidder’s bid.

Such a process may be used for such purposes as providing an opportunity for the Bidder to clarify his bid in order to assure mutual understanding and/or aid in determinations of responsiveness or responsibility.

5. Confidentiality:

Ownership of all data, material and documentation originated and prepared pursuant to this bid shall belong exclusively to the District and be subject to public inspection in accordance with the Freedom of Information Act. However, commercial and/or financial information which is confidential or privileged included in bids will not be disclosed if such information has been identified by the firm as confidential. All firms who wish to have selected information in their bids remain confidential must visibly mark as "Confidential" each page of the bid they consider to contain proprietary information.

6. District or School Regulations:

The bidder(s) and his representatives shall follow all applicable regulations while on District property, including the NO SMOKING, no weapons, and drug-free policies. No work shall interfere with school activities or environments unless an authorized employee for that location gives permission. All representatives of winning bidder must display identification tags (picture ID) at all times while on school grounds.

7. Drug-free Workplace:

By signing and submitting a bid, a Bidder is certifying that it will comply with all requirements of the South Carolina Drug-Free Workplace Act, Section 44-107-10, ET Seq., S.C. Code Ann, (1976).

8. Equal Opportunity:

Bidder shall comply with all Federal and State requirements concerning fair employment, and concerning the treatment of all employees without regard to or discrimination by reason of race, color, religion, sex, national origin, ancestry, or physical handicap.

9. Ethical Standards:

It shall be a breach of ethical standards of any payment, gratuity, or offer of employment to be made by or on behalf of a subcontractor under a contractor or higher tier subcontractor or any person associated therewith, as an inducement for the award of a subcontract or order.

10. Indemnification:

The bidder(s) shall agree to hold the District harmless and to indemnify the District from every expense, liability, or any payment arising out of or through injury (including death) to any person(s) or damage to any property of any location in which work is located arising out of or suffered through any omission of the bidder(s)

11. Information:

- a. Any explanation desired by a Bidder regarding the meanings or interpretation of the bid schedule, attachments, specifications, etc. **must be requested in writing and with sufficient time allowed for a reply to reach Bidders before the submission of their offer.** All written requests should be directed to the attention of:

Spartanburg School District Two
ATTN: Kacey Austin
3231 Old Furnace Road
Chesnee, SC 29323
Kacey.Austin@spartanburg2.k12.sc.us

- b. All contact should be directed to Kacey Austin, Procurement Officer. No company should contact District staff directly.
- c. Oral explanation or instruction given before the award of the contract will not be binding. Any information given to a prospective bidder concerning the bid schedule will be furnished to all prospective Bidders as an amendment to the Request For Bid, if such information is necessary to Bidders in submitting offers on the bidder schedule if the lack of such information would be prejudicial to uninformed Bidders.
- d. The District seeks to permit maximum competition. Offerors are urged to advise the Procurement Official, as soon as possible, regarding any aspect of this procurement, including any aspect of the Solicitation, that unnecessarily or inappropriately limits full and open competition.

12. Invoices:

Invoices must be submitted to:
Spartanburg School District Two
1820 Old Furnace Rd
Boiling Springs, SC 29316

Delay in receiving invoices, as well as errors and omissions on the invoices; will be considered just cause for withholding payment without losing discount privileges. The district reserves the right to withhold payment or make such deductions as may be necessary to protect the district from loss of damage because of defective work, claims, damages, or to pay for repair of correction of materials furnished hereunder.

13. Iran Divestment Act:

By submission of this bid, each bidder and each person signing on behalf of any Bidder certifies, that to the best of its knowledge and belief that each bidder is not on the list created pursuant to Section 11-57-310.

14. Offeror Qualifications:

Bidder must, upon request, furnish satisfactory evidence of its ability to furnish products or services in accordance with the terms and conditions of this bid. The District reserves the right to make the final determination as to the Bidder's ability to provide the products or services requested herein. No bid shall be accepted from, and no contract will be awarded to, any person, firm, or corporation that is deemed irresponsible or unreliable to the District.

15. Publicity Release:

The bidder shall not have the right to include the District's name in its published list of customers, without prior approval of the District. The bidder agrees not to publish or cite in any form any comments or quotes from District staff. Bidder further agrees not to refer to award of this contract in commercial advertising in such a manner as to state or imply the products or services provided are endorsed or preferred by the District.

16. Right to Protest:

Any prospective Bidder or subcontractor who is aggrieved in connection with the solicitation of a contract may exercise protest rights under Section 4210 of the District Procurement Code within ten (10) days of the date of issuance of the Intent to Award.

17. Save Harmless:

(This clause does not apply to solicitations for service requirements). The successful bidder shall indemnify and save harmless the District, all officers, agents and employees from all suits or claims of any character brought by reason of infringing on any patent trade mark, or copyright. Bidder shall have no liability to the District if such patent, trademark or copyright infringement or claim is based upon the proposer use of material furnished to the bidder by the District.

18. South Carolina Law Clause:

Upon award of a contract under this bid, the person, partnership, association, or corporation to whom the award is made must comply with the laws of South Carolina which require such person or entity to be authorized and/or licensed to do business in this state. Notwithstanding the fact that applicable statutes may exempt or exclude the successful bidder from requirements that it be authorized and/or licensed to do business in this state, by submission of this signed bid, the bidder agrees to subject itself to the jurisdiction and process of the courts of the State of South Carolina as to all matters and disputes arising or to arise under the contract and the performance thereof, including any questions as to the liability for taxes, license, or fees levied by the state. All bid documents submitted in response to this solicitation are governed under the laws of the State of South Carolina.

19. Specifications:

- a. Any deviation from specifications indicated herein must be clearly pointed out; otherwise, it will be considered that items offered are in strict compliance with these specifications, and successful bidder will be held responsible therefore. Deviations must be explained in detail on separate attached sheet(s).
- b. Brand names shall be used at times as part of the specifications to establish a desired level of quality and performance. Alternative brands of comparable quality may be bid provided the brand name, model number, etc., is clearly indicated in the bid. However, the District reserves the right to insist upon the specified name brands.
- c. The Bidder alone will be held solely responsible to the District for performance of all Bidder obligations under any contract resulting from their bid.

20. Subcontracting:

- a. If any part of the work covered by this bid is to be subcontracted, the Bidder shall identify the subcontracting organization and the contractual arrangements made therewith. The District must approve all subcontractors. The successful Bidder will also furnish the corporate or company name and the names of any subcontractors engaged by the Bidder. If at the time of the bid, it is the intent of the Bidder to subcontract any part of the work, the area(s) to be subcontracted should be detailed in the bid. The subcontractor's qualifications to perform along with three references must be submitted.
- b. The bidder alone will be held solely responsible to the District for performance of all Bidder obligations under any contract resulting from their bid. The subcontractor is subject to the same terms and conditions of this agreement.

21. Termination

Termination for Cause:

The District reserves the right to cancel the contract without advanced notice should there be default or negligence on the part of the bidder. The thirty (30) days advance notice requirement is waived and the default provision in this proposal shall apply.

The District may, by written notice of default to the bidder, terminate this contract in whole or in part if the bidder fails to deliver supplies or to perform the services within the time specified in this contract or any extensions.

Termination for Convenience:

The district may cancel the contract for convenience upon a thirty (30) day advance written notice of intent to cancel the contract. In the event that this contract is terminated or cancelled upon request and for the convenience of the District without the required thirty (30) day advance written notice, then the District may negotiate reasonable termination costs, if applicable.

Default:

The District reserves the right to terminate this contract with a bidder due to unsatisfactory performance. In the case of default, the District reserves the right to purchase any or all items in default in the open market, charging the vendor with any additional costs. The defaulting vendor shall not be considered a responsible bidder until the assessed charge has been satisfied.

Non-Appropriations:

Any contract entered into by the District or its departments, employees or agents resulting from this Request for Bid shall be subject to cancellation without damages or further obligation when funds are not appropriated or otherwise made available to support continuation of performance in a subsequent fiscal period or appropriated year.

22. Unlawful Acts:

The District interprets a signed bid as signifying that the accompanying bid is not the result of, or affected by, any unlawful act of collusion with any other person or company engaged in the same line of business or commerce, or any other fraudulent act punishable under the state of South Carolina or United States laws.

III. SPECIAL CONDITIONS

1. The initial term will be from July 1, 2018-June 30, 2019 and will be renewable for four (4) additional years.
2. This proposal will be evaluated based on Price/Coverage and benefits (60%), Responsiveness to RFP (30%) and Technical Experience/References (10%)

IV. SCOPE OF SOLICITATION/SPECIFICATIONS

GENERAL INFORMATION

Spartanburg County School District Two is soliciting proposals for an insurance plan to cover all interscholastic athletics and activities for all Middle School and High School students participating in any such programs. Activities should include football, baseball, softball, basketball, volleyball, lacrosse, soccer, golf, tennis, swimming, track and field, cross country, wrestling, music (such as band, choir, orchestra) and academic contests (such as academic team, drama, or math) and should also include managers, trainers, cheerleaders, JROTC, band, drill team, winter guard and pep squad for these activities. The policy will also cover any injury that occurs while traveling to and from an athletic event.

The policy shall have the following minimal requirements:

- Coverage shall include tryouts, preseason and postseason play, and supervised travel for all interscholastic events
- Off-season weight lifting and conditioning shall be included
- \$25,000 maximum benefit per injury
- District currently has a plan that covers a minimum of 80% of Usual and Customary Charges of covered charges. Offeror can submit quote for 80%, as well as 60%.

Estimated total number of high school athletes: 1,600-1,800

Estimated total number of middle school athletes: 450-550

ALTERNATE PRICING

In addition, Spartanburg School District Two is looking for the possibility of Student Accident insurance combined with Student Athletic Insurance. Bidders should include both cost proposals in their submission.

Student Accident Insurance would cover any event or activity sponsored, authorized or endorsed by the District, whether mandatory or voluntary, whether at a District owned location or other location, whether during regular school time hours or after hours or on the weekends. The activities include travel directly from the meeting place to the covered activity and ends upon release of the Insured from the District's supervision (unless voluntary extended coverage is purchased). The covered activities shall be supervised by District personnel or any designated representative of the District, which may include, but not limited to, volunteers, parents, professionals (i.e.. doctors, psychiatrists, therapists, etc.) or responsible business owners/managers.

Information on any plans to be offered should be included in your proposal. A contact for the account must be provided.

Our current insurance broker for athletic insurance is Hub International and the coverage is with Berkley Life and Health Insurance Company. A summary of current benefits and a list of schools are included with this RFP.

The district's premium and losses history are as follows:

Year	Premium	Losses
2017-2018	- \$57,995*	Losses:\$20, 313
2016-2017	- \$57,095*	Losses: \$33,739
2015-2016	- \$90,713	Losses: \$31,166
2014-2015	- \$90,713	Losses: \$26,694
2013-2014	- \$88,500	Losses: \$22,772
2012-2013	- \$80,730	Losses: \$33,891

* In years 2016-2018, the premium and loss information includes both Student Athletic Insurance and School Insurance. In prior years, it was solely Student Athletic Insurance.

This policy needs to be in effect as of 12:01 am July 1, 2018.

The term of the contract will be for one (1) year, with the option to renew annually for four (4) years for a total contract term not to exceed five (5) years. The successful offeror will be required to submit price and/or coverage changes to the district in writing by June 1 of each year for the following year. The district will determine if the contract will be extended or rebid by June 15. If nothing is received by the district by June 1 the current year premium and coverage will be available for renewal by the district for the next year.

The District reserves the right to terminate this contract with a bidder due to unsatisfactory performance with 30 days' notice.

PROPOSAL CONTENTS

The Proposal shall include the information listed below, tabbed and indexed in the following sequence:

1. Offeror shall submit a signed Cover Page (Page 1 of this document), W9, Business License and Bidder Information Page (Page 11)
2. Executive Summary: A business or executive summary of the Offeror's firm. Inclusion of historical and financial information about the firm is encouraged. Section is limited to three (3) pages, exempting financials.
3. Financial Stability: Each Offeror must provide their audited end of year financial reports for the last three (3) fiscal years. The financial statements should indicate a positive cash flow for three (3) years. Financial Stability is an Evaluation Criterion and it is an essential evaluation factor.
4. Claims Handling Procedures & Service Standards: Provide a copy of your internal claim handling procedures, service standards and/or "best practices".
5. Initial Contacts: The handling adjuster will contact via telephone the claimant, the appropriate School District contact, the treating physician (as necessary), and any witnesses, within 24 business hours after assignment. Recorded statements will be obtained where appropriate. Provide your standards or criteria for obtaining statements.
6. Claims Acknowledgements: Written claim acknowledgements will be sent to the appropriate School District contact within 48 business hours of claim receipt. Acknowledgements will identify the claim number, as well as the handling adjuster with contact information. Please indicate ability to perform this service via e-mail.
7. Bidder Experience and Capabilities: Comprehensive description of the firm's experience in supply in the services required by this Request for Proposal, preferably with a school district comparable to Spartanburg School District Two. Five (5) overall school district references for similar projects to include name of school district, title and correct phone number and e-mail address of district contact, and dates of project; with general details of the services provided
8. All objections, exceptions and observations regarding the specified Services and requirements collated in a separate document with regards to specific Section to which the offeror objects, takes exception(s), or provide(s) observation
9. IN A SEALED ENVELOPE – COST PROPOSAL
Submitted quotes: 80/20 and 60/40 Athletic Insurance
 80/20 and 60/40 Student Accident combined with Athletic Insurance

Include any value added services to be offered with either cost proposal

V. BIDDER INFORMATION

I, the undersigned, certify that this bid does not violate any Federal or State antitrust laws.

Bidder's Federal ID or Social Security Number: _____

Please attach copy of W-9 form.

All bidders who are authorized to collect South Carolina sales tax must state their South Carolina tax registration number.

South Carolina Tax Registration Number: _____

Is your company a minority-owned company? Yes ___ No ___ OSMBA Cert # _____

Bidder Name: _____

Address: _____

Phone Number: _____ Fax Number: _____

Email: _____

In compliance with the invitation and subject to all conditions thereof the undersigned offers and agrees, if this bid is accepted within 60 days from the date of opening, to furnish any or all items quoted on at prices as set forth after the item and make delivery, immediately after receipt of order, delivered, all transportation costs included and prepaid and unless otherwise stated and accepted herein.

I certify that this bid is made without prior understanding, agreement, or connection with any corporation, firm, or person submitting a bid for the same services, materials, supplies, or equipment, and is in all respects fair and without collusion or fraud. I agree to abide by all conditions of this bid and certify that I am authorized to sign this bid for the bidder.

Iran Divestment Act: By submission of this bid, vendor and each person signing on behalf of this vendor certifies that to the best of its knowledge and belief that this vendor is not on the list created pursuant to Section 11-57-310. This chapter does not apply to a procurement or contract valued at one thousand dollars or less; Section 11-57-40.

Authorized Signature: _____ Date: _____

Name: _____ Title: _____

(Printed or Typed)

VI. NO BID FORM

Request for Bid No. 1815 Student Accident and Athletic Insurance

Bidder _____

To assist us in obtaining good competition on our requests for bid, we ask that each firm which receives a request but does not wish to make a bid, state their reason(s) below. This information will not preclude receipt of future invitations unless you request removal from the Bidder's list.

We hereby submit a "No Bid" because:

- 1. We do not wish to bid under the terms and conditions of the invitation for bid documents.
- 2. We cannot submit a bid because of the marketing or franchising policies of the manufacturing company.
- 3. We do not sell the item(s) on which bids are requested.
- 4. Other: (Please explain) _____

- 5. Delete us from the Bidder's list.

Firm _____

Signature of Authorized Representative

Spartanburg School District 2
School List
FY2017 - 2018

<u>School</u>	<u>Grades</u>	<u>135-day ADM</u>
Boiling Springs High School	9th-12th	1,724
Chesnee High School	9th-12th	669
Boiling Springs 9th Grade	9th	623
Boiling Springs Middle	6th-8th	1,116
Chesnee Middle School	6th-8th	690
Rainbow Lake Middle School	6th-8th	477
Boiling Springs Intermediate	5th	573
Chesnee Elementary School	K4-5th	520
Cooley Springs-Fingerville Elementary	K4-5th	292
Mayo Elementary School	K4-5th	271
James H. Hendrix Elementary	K4-4th	584
Boiling Springs Elementary	K4-4th	698
Carlisle-Foster Grove Elementary	K4-4th	391
Oakland Elementary School	K4-4th	593
Shoally Creek Elementary	K4-4th	533
		9,754

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS

Class 1 Principal Sum:	\$5,000
Time Period for Loss:	365 days
Age-based Reductions:	None

ACCIDENT MEDICAL AND DENTAL EXPENSE BENEFIT

Total Benefit Maximum for all Accident Medical	\$25,000
Ancillary Hospital Expenses	\$3,500 per Covered Accident
Outpatient Surgery/Ambulatory Surgical Center	\$2,200 per Covered Accident
Outpatient Laboratory Tests	\$500 including costs for reading per Covered Accident
X-Ray Expenses	\$2,000 including costs for reading per Covered Accident
Physiotherapy	1 per visit per day up to a maximum of 5 visits per Covered Accident
Loss Period (first Covered Expenses must be incurred within):	90 days after the Covered Accident
Benefit Period:	1 year from the date of the Covered Accident
Deductible:	\$0
Coinsurance Factor for all Covered Expenses	80%
Terms of Payment	Full Excess

Accident Medical Expense benefits may be available on an allocated or unallocated basis as shown, that is to say there may be specific limits or coinsurance rates on certain Covered Expenses (allocated) or all Covered Expenses may be subject to the same maximum limit and coinsurance factor (unallocated).

Any Deductibles, Coinsurance, Co-payments, Benefit Periods, and Benefit Maximums apply on a per Covered Person, per Covered Accident basis.