

## **Student Injuries: What do they really cost?**

*By John M. Drye, Esq., - Legal Counsel - Educator Resources*

How does the average school's \$12,500 general liability claim affect the already unpredictable future of Property and Casualty insurance rates? The average student accident or illness claim could pose a serious threat to the affordability of your general liability policy.

There is another alternative – Student Accident Insurance Coverage from [www.StudentAccident.net](http://www.StudentAccident.net) and Educator Resources. We understand the unique insurance needs of private institutions and we have carefully developed an insurance program unlike any other – a tailor-made program that, when combined with a premises liability policy, (1) provides financial assistance to parents and students, (2) generates goodwill for your institution by avoiding unnecessary litigation, (3) provides a risk management solution to lower the number of claims submitted to your Property and Casualty policy, (4) lowers your overall insurance rates, and (5) provides the superior level of claims and customer service to help your program run more efficiently.

How can we prove it? Lets take a look at some of the more common types of claims submitted from educational institutions.

- Sports or athletic injuries are one of the most frequently reported accidents. According to the American Academy of Orthopedic Surgeons, "each year, more than 775,000 children under the age of 15 are treated in hospital emergency rooms in the United States for sports injuries. Some of these injuries are minor, some serious, and still others result in lifelong medical problems." Knees and shoulders appear to be the most prone to injury and depending on the severity of the damage, claims can run anywhere from \$5,000 to \$20,000. Whether a student is injured after school on the playground, in gym class, or while participating in an organized, school-sponsored event, the institution may be held responsible for this amount. Schools without a Student Accident plan only have two options: (1) to pay for expenses out of pocket, or (2) risk significant rate increases to its Property & Casualty insurance.

- Another common report is in regard to foot and ankle injuries. The American Academy of Orthopedic Surgeons also says, "each year, more than 2.2 million people see physicians to treat new foot and ankle problems, primarily ankle sprains and foot fractures". Usually sustained during everyday activities or slips and/or falls, anyone is susceptible to this risk. According to the National Safety Council, there are four primary reasons for slips, trips and falls: (1) a foreign object on the walking surface, (2) a design flaw in the walking surface, (3) a slippery surface, and (4) an individual's impaired physical or mental condition. Again, it is obvious from the above that the school may be held liable in most of these incidents occurring on school property and the out-of-pocket expenses ranging from \$500 to \$1000 incurred for each claim can be costly. A Student Accident plan is a smart alternative.
- Of all accidents and injuries reported, one of the most serious and potentially fatal accidents concerns motor vehicles. Motor vehicle accidents, including those involving pedestrians, claim the lives of or severely injure too many young people today. Claims resulting from this sort of tragedy can be paralyzing to an educational institution. Student Accident Coverage can include an Accidental Death and Dismemberment Benefit that may help ease the financial consequences of such a devastating loss for the family and the school.

The above-mentioned claim examples just begin to identify the possible effects an accidental injury can have on your school's reputation and financial security. That is why Student Accident Insurance is a necessary component to a complete quality insurance program. Student Accident Insurance provides "excess coverage" to pay for the expenses associated with treatment, services, or supplies necessary when a student is accidentally injured – paying secondary to all other insurance including parents' coverage.

Mandatory coverage for all eligible students provides extraordinary benefits to both parents/students and the participating institution.

Parents and students benefit from:

- Reasonable rates of as little as a quarter a week,



- Financial assistance to cover co-pays, deductibles, etc... and
- The peace of mind knowing those financial obligations will be paid in the event of an accident.

Schools benefit from:

- An experienced carrier with specialty focus
- Appropriate limits, large medical maximums
- Organized, efficient claims handling process
- Timely and accurate reporting ability to monitor performance of plan
- Mandatory enrollment elective

The cost and benefit analysis is simple . . . Student Accident Coverage is a smart alternative for any school. Investigate your options today and discover the best approach to your total insurance program needs.