



# Dental Accident Insurance

## 24-Hour Coverage

Underwritten by Pan-American Life Insurance Company, New Orleans, LA

### **\$5,000 Maximum Benefit**

This plan provides benefits of up to \$5,000 per accident for expenses of a dentist's Usual and Customary Charges for treatment and services begun within 180 days of an accidental injury to sound natural teeth. This plan does not cover routine dental work such as check-ups for teeth cleaning, nor does it cover dental disease, gum disease, or orthodontia.

### **Definition of Injury**

"Injury" means accidental bodily harm sustained by a Covered Person that results directly and independently from all other causes from a Covered Accident.

### **The Exclusions**

This plan does not provide for:

1. Intentionally self-inflicted Injury.
2. War or any act of war, whether declared or not.
3. Sickness; disease; bodily or mental infirmity; bacterial or viral infection; or medical or viral infection; or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
4. Travel in or on any on-road or off-road motorized vehicle not requiring licensing as a motor vehicle.
5. The Covered Person being under the influence of drugs or intoxicants, unless taken under the advice of a Doctor.

### **Covered Medical Expenses**

Dental expenses including dental x-rays for the repair or treatment of each injured tooth that is: whole; sound; and a natural tooth at the time of the Accident and emergency alleviation of dental pain.

Dental expenses for an impacted wisdom tooth, in the event the tooth becomes impacted due to a Covered Accident.

### **Maximum Benefit Period**

The benefit period for each eligible claim is up to two years from the date of the Covered Accident providing the claim is reported within 90 days of the Accident.

### **Anytime, Anywhere Protection**

This plan protects your child for accidental injury to teeth that occurs at any place – at school, at home, at play, on vacation – anytime of day or night the year-round.

### **Sensible Protection for Children's Teeth**

Sound teeth are one of your child's most valuable natural possessions. But they also represent one of the more vulnerable areas to accident. Even an otherwise harmless spill can inflict severe damage to children's teeth, damage that could remain with them permanently.

Today, you can provide your child with dental accident insurance at a competitive price. In features and benefits, it is the kind of coverage that no child should ever be without.

### **What Happens if You Have Other Insurance?**

This policy pays its benefits regardless of other insurance you may have.

### **How to Apply**

Student Dental Accident Insurance is available through our website [www.BollingerSchools.com](http://www.BollingerSchools.com). You may purchase coverage online for the cost of \$20 per year. We will mail you your child's Certificate of Insurance within 60 days. Coverage will go into effect on October 1st if the coverage is purchased in September. Applications received after September 30th will become effective at midnight on the day following purchase (example: if plan is purchase on December 3rd, coverage will go into effect on December 4th). Coverage expires on September 30, 2023.