

## EXCLUSIONS

Philadelphia will not pay benefits for any loss or injury that is caused by, or results from:

1. intentionally self-inflicted injury, suicide or any attempt threat while sane or insane
2. commission or attempt to commit a felony or an assault
3. active participation in a riot or insurrection
4. declared or undeclared war or act of war
5. sickness, disease, bodily or mental infirmity; bacterial 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
6. travel or activity outside the U.S., Canada or Mexico
7. the Covered Person's intoxication as determined according to the laws of the jurisdiction in which the Covered Accident occurred
8. voluntary ingestion of any: narcotic, drug, poison, gas, or fumes; unless prescribed or taken under the direction of a Physician and taken in accordance with the prescribed dosage
9. injures compensable under Worker's Compensation law or any similar law
10. occupational injuries for which benefits are not paid under Workers' Compensation law or any similar law
11. a Covered Accident that occurs while on active duty service in the military

\*refer to policy for a list of all exclusions

THIS PLAN ADMINISTERED BY:



**THE SAFEGARD GROUP, INC.**  
100 GRANITE DRIVE, SUITE 205  
MEDIA, PA 19063

610-892-7688 – PHONE  
610-892-7695 – FAX

## STUDENT ACCIDENT INSURANCE



**PENNSYLVANIA INSTITUTE OF  
TECHNOLOGY**

**2022 - 2023**

THIS PLAN UNDERWRITTEN BY:  
**Philadelphia Indemnity Ins. Co.**  
PHILADELPHIA, PA

*This brochure of insurance is intended to be only a representative outline of coverages. It is not intended to replace actual contract language. The master policy itself on file with the institution must be read for specific details of coverages, extensions, limitations, and exclusions.*

**BENEFITS ARE PROVIDED UP TO \$25,000  
FOR ACCIDENTAL DEATH, \$50,000 For  
DISMEMBERMENT & \$100,000 For  
ACCIDENTAL MEDICAL EXPENSES**

**INSURANCE ELIGIBILITY**

All Students or Pennsylvania Institute of Technology are automatically covered by this policy. This includes Full-Time and Part-Time Students of this institution.

**EFFECTIVE & TERMINATION DATES**

The Master Policy on file at the school becomes effective at 12:01 a.m. on April 1, 2020 Coverage becomes effective on the first day of the period for which premium is paid or the date the student enrolls, whichever is later. The Master Policy terminates at 12:00 a.m. on April 1, 2021.

**CLAIM PROCEDURES**

Claim Forms are available and should be obtained from the Office of the Assistant Dean or a staff member of Pennsylvania Institute of Technology. These forms should be filed with Administrative Concepts, Inc. (ACI) directly. Information can be found on the claims reporting form.

**ACCIDENTAL MEDICAL EXPENSES BENEFITS**

1. Inpatient Hospital Services
2. Ambulatory Medical Center
3. Emergency Room Treatment
4. Physician Services
5. Outpatient X-Ray, CT Scan, MRI & laboratory Tests
6. Outpatient Physiotherapy
7. Nursing Services
8. Ambulatory Services
9. Medical Equipment Rental
10. Medical Services and Supplies
11. Dental Services
12. Prescription Drugs
13. Home Health Care

**ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS**

If Injury to the Insured results, within the 365 day Time Period for Accident in any one of the losses shown below, Philadelphia will pay the Benefit Amount shown below for that loss:

**Covered Loss Benefit Amount**

Life.....	100% of the Principal Sum
Loss of Two or More Hands or Feet.....	200% of the Principal Sum
Loss of Sight of Both Eyes.....	200% of the Principal Sum
Quadriplegia.....	200% of the Principal Sum
Paraplegia.....	200% of the Principal Sum
Hemiplegia.....	200 % of the Principal Sum
Heart Failure.....	100% of the Principal Sum
One Hand or Foot.....	100% of the Principal Sum