## **Member Accident Protection Program**

- ► BEEN INJURED IN AN ACCIDENT?
- ► HAD OUT OF POCKET MEDICAL EXPENSES?
- ► WANT REIMBURSED UP TO \$25,000?
- ► UTILIZE AKPSI'S:

MEMBER ACCIDENT PROTECTION PROGRAM



#### **▶** WHAT IS MAPP?

The Fraternity's Member Accident Protection Program is a benefit of membership. The program is intended to complement the health insurance program of every undergraduate member of the fraternity for injuries as a result of an accident. The information provided is for informational purposes only and is not intended to replace the insurance contract.

### ▶ WHO IS AN INSURED PERSON UNDER THE MEMBER ACCIDENT PROGRAM?

All eligible undergraduate members and pledges of the fraternity are insured for covered injuries which are incurred while the policy is in force and occur while:

- In good standing with the fraternity. Membership will be verified with the Heritage Center, so be certain your membership has been reported and all pledge, initiation, student member dues and insurance fees have been paid.
- ▶ Enrolled as a student at an institution of higher learning where there is an undergraduate chapter of the fraternity, except during appropriate holiday or summer breaks. If a covered injury occurs during a holiday or summer break, the eligible member will had to have been an enrolled student during the prior school term and continuing at an institution of higher learning the following term.

#### ▶ WHAT PROTECTION IS PROVIDED?

The following limits of protection are provided:

- \$25,000 accident medical expense and/or dental accident injury maximum
- > \$5,000 accidental dismemberment and/or accidental death benefit
- > 52-week benefit period
- Coverage is in effect 24/7/365 and does not have to be related to a fraternity event

# WHERE CAN I RECEIVE MORE INFORMATION?

Contact the fraternity at 317-872-1553 or mail@akpsi.org.

#### ► HOW ARE BENEFITS PAID?

- Benefits will be paid when eligible medical expenses are not recoverable from any other insurance policy, service contract or workers' compensation policy. This policy will reimburse deductibles and co-pays of the primary health insurance.
- ▶ Benefits for any one accident shall not exceed, in the aggregate, the medical expense maximum.
- In the absence of any other applicable coverage, the coverage provided is primary.



