



Benefit Highlights

Coast Community College District

Students and Student-Athletes can rest assured that they are covered if they have an accident or injury on campus or while participating in an intercollegiate sport. The Student Insurance accident plans give you access to the care you need to recover properly and return to school and sports.

This Schedule of Benefits* is for the **2026-2027** Academic year, provided by Coast CCD.

Carrier / Claims Administrator:	Crum and Forster (US Fire Insurance Co) A-G Specialty Insurance
Colleges:	Coastline Golden West Orange Coast Colleges
Policy Year:	August 1, 2026 – July 31, 2027
Policy Number:	US2152391
Plan Maximum	Students: \$50,000 Athletes: \$25,000
Benefit Period:	52 weeks from the date of the Covered Accident
Treatment Window:	The first covered expense must be incurred within 90 days of the covered accident.
Deductible:	\$0
Percentage Payable:	100% of Reasonable and Customary Charges: • Hospitalization and ICU Confinement • Emergency Room / Outpatient Surgical Center / Ambulance • Physician Visits • Durable Medical Equipment (up to \$2,000 per covered accident) • Radiology / Outpatient Laboratory Tests • Prescription Drugs (reimbursement) • Physical and Occupational Therapy (up to 24 days) • Dental (up to \$2,000 max.)
Excess Plan:	Secondary plan to primary insurance (except government-issued medical, Medicare, or Tricare)
Catastrophic Coverage:	\$1,000,000 / 10-year period
Who do I contact with claims questions or follow-up? A-G Specialty Insurance: Tel: (610) 933-0800 or Email: customerservice@agadm.com . Claims Address: PO Box 21013, Eagan, MN 55121 Payor ID 11370 Student Insurance Dashaye Clarke Tel: (310) 405-0671 or Email: dclarke@studentinsuranceusa.com .	

**This is a brief outline of the student-athlete accident program. For a comprehensive list of coverage, plan provisions, and conditions, please review the master policy.*

When seeking care, please provide a copy of any private insurance, along with your student-athlete ID card, to the provider. This will ensure that the provider can accurately bill the carrier(s) in the event of a claim.

Youth Insurance Agency, Inc. DBA Student Insurance | CA License 0386216

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