



TRUSTED SINCE 1910

## State of Utah 2025-2026 Domestic Field Trip Travel Accident Policy

Insured: State of Utah  
Carrier: National Union Fire Insurance Co. of Pittsburgh, PA (A/G)  
A.M. Best Rating: A (Excellent) XV (\$2 Billion or greater)  
Effective Date: 8/17/2025

### Accidental Death & Dismemberment

Description	Limits	Deductible
Accidental Death & Dismemberment (AD&D) (per schedule)	\$25,000	
AD&D Aggregate Limit	\$250,000	
Accidental Medical Expense Benefit	\$100,000	\$100
Emergency Evacuation Benefit	\$250,000	
Repatriation of Remains Benefit	\$100,000	

	Expiring Premium	Renewal Premium
Domestic Field Trip Travel Accident Per reports submitted by schools prior to departure	\$1.00 per person/ per day \$50 min. per trip	\$1.00 per person/ per day \$50 min. per trip

Invoiced to each school as trips are requested to be covered

**NOTE:** Per trip declaration required prior to departure for coverage to apply to trip.

## Domestic Field Trip Travel Accident Policy

<b>PLAN DESIGN 2025 - 2026</b>	
Eligibility (Class)	All participants of the participating organization/school's supervised and sponsored field trip, education and civic activities. Eligibility is extended to parents, chaperones and staff accompanying students.
Covered Activity	While participating in the sponsored domestic field trip, education and civic activities of the participating organization. This includes traveling to, during, or after such activities as a member of a group in transportation furnished or arranged by the Participating Organization. No coverage for participation in any team sport or athletic activity.
Accidental Death and Dismemberment (AD&D)	\$25,000 Death Benefit. Dismemberment benefit is scaled up to \$25,000
AD&D Aggregate Limit	\$250,000
Accident Medical Expense	\$100,000 Maximum Amount; Deductible - \$100; Maximum Period - 52 weeks
Emergency Evacuation	\$250,000, covered if outside 100 mile radius of residence
Repatriation of Remains	\$100,000, covered if outside 100 mile radius of residence
Paralysis	Benefit is scaled up to \$25,000
<b>ASSISTANCE SERVICES</b>	
Concierge Services - Included	TRAVEL ASSISTANCE - 24-hour telephone contacts for advice on handling losses and delays; Emergency travel agency services; Emergency message service; Advice on filing insurance claims.  MEDICAL ASSISTANCE SERVICE - 24-hour medical care location service; Medical case monitoring; Medical transportation arrangements; Emergency prescription services; Hospital admission and discharge guarantees; Emergency message services; Emergency family travel arrangements; Medical evacuation expenses.
<b>RATING</b>	
Payment Options	\$1.00 per person per day with a <u>minimum</u> per trip premium of \$50. For a trip to be covered, all participants must be included in the premium charge.
<b>ADMINISTRATION</b>	
Notification Requirement	Per trip declaration and premium payment is required prior to departure.
Contact Information	JaNae Loveless, 801-715-7093, jloveless@moreton.com
<b>NOTES</b>	
Higher Limits Are Available.	Reduction Schedule applies to persons 70 and older. Refer to policy.
	This is a brief description of coverages and benefits only. Exclusions apply. Refer to policy forms.

**NOTE:** Emergency Evacuation limited to specific occurrences. Coverage for natural disasters requires separate advance underwriting.