

Proposed Insurance Policy for Nursing Students (Needlesticks).

1. Who is Eligible?

All registered, full-time nursing students of the University of Miami.

2. When does coverage apply?

While the students are participating in scheduled, supervised and sponsored Clinical classes or performing Clinical duties of the University of Miami

3. What are the medical benefits?

Maximum amount per claim: \$20,000

4. What is the deductible per claim?

\$100 per claim

5. What is the premium cost?

Greater of \$1000 (minimum premium) or \$7 x number of students to be covered (per semester)

6. Is this an audited policy?

Yes. At the end of each semester the insurance company will ask for a list of students and adjust the premium amount if necessary.

EXCLUSIONS

No coverage shall be provided and no payment shall be made for any loss resulting in whole or in part from, or contributed to by, or as a natural and probable consequence of any of the following excluded risks even if the proximate or precipitating cause of the loss is an accidental bodily Injury.

1. suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or autoeroticism.
2. the Insured's commission of or attempt to commit a crime.
3. declared or undeclared war, or any act of declared or undeclared war, except if specifically provided.

4. participation in any team sport or any other athletic activity, except participation in a Covered Activity.
5. full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded).
6. travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured is:
 - a. riding as a passenger in any aircraft not intended or licensed for the transportation of passengers;
 - b. performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
 - c. riding as a passenger in an aircraft owned, leased or operated by the Policyholder or the Insured's employer.
7. the Insured being under the influence of intoxicants while operating any vehicle or means of transportation or conveyance.
8. the Insured being under the influence of drugs unless taken under the advice of and as specified by a Physician.
9. any condition for which the Insured is entitled to benefits under any Workers' compensation Act or similar law.
10. the Insured riding in or driving any type of motor vehicle as part of a speed contest or scheduled race, including testing such vehicle on a track, speedway or proving ground.
11. any loss incurred while outside the United States, its Territories or Canada.