### Athletic Insurance (Intercollegiate)
**Effective: 8/1/2009 to 7/31/2010**

<table>
<thead>
<tr>
<th>Agent</th>
<th>Basic Intercollegiate Sports Accident</th>
<th>Catastrophic Sports Accident</th>
</tr>
</thead>
</table>
| **First Agency** Kalamazoo, MI | - Deductible $1000 (disappearing type)  
- Medical Max. per accident $25,000 (first incurred expense)  
- AD&D $5000  
- Excess coverage  
- Benefits paid at 100% of Reasonable & Customary  
- Benefit period is combination of 1&4 yrs from date of accident  
- Coverage is included for off-season conditioning  
- Coverage is included for any student personnel associated with the teams such as cheerleaders, ball boys, statisticians, student trainers & student coaches  
- Online claims processing through First Agency, Inc.  
- **Guarantee Trust Life Ins. Co.**  
- Premium to be $13,800 | - Deductible $25,000 (disappearing type must be satisfied with 2 yrs.)  
- Medical Max. per accident $5,000,000 (NJCAA endorsed plan)  
- AD&D $10,000  
- Excess coverage  
- Benefit period is lifetime  
- Mutual Omaha  
- Premium to be $4,078.00  
(NJCAA Catastrophic Coverage) |
| **Bob McCloskey Ins. (RFP #1)** | - Deductible $1000 Accident Medical & dental expense: Excess: $25,000  
- AD&D Benefit: $5000, $500,000 Aggregate  
- Benefit period – 2 yrs  
- HMO/PPO, Pre-Ex and Expanded Medical coverage is included  
- Carrier: Cigna – A Rating  
- Premium: $12,830 | - $25,000 Deductible  
- $5,000,000 excess medical accident medical expense benefit.  
- AD&D Benefit - $10,000  
- 10- year benefit period  
- Carrier: National Union Fire (AIU Holdings) A Rating  
- Premium: $2,880 |
| **Bob McCloskey Ins. (RFP #2)** | - Accident Medical & dental expense: Excess: $25,000  
- AD&D Benefit: $5000, $500,000 Aggregate  
- Benefit period – 2 yrs  
- HMO/PPO, Pre-Ex and Expanded Medical coverage is included  
- Carrier: National Union Fire (AIU Holdings – A Rating)  
- Premium: $13,830 with a $1000 deductible  
- Premium: $11,823 with a $1500 deductible | SAME AS ABOVE RFP #1 |
<table>
<thead>
<tr>
<th>Agent</th>
<th>Basic Intercollegiate Sports Accident</th>
<th>Catastrophic Sports Accident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suarez &amp; Associates</td>
<td>Maximum medical expense benefit - $25,000&lt;br&gt;AD&amp;D - $10,000&lt;br&gt;Coverage Type – Excess&lt;br&gt;Benefit Period – 2 Years&lt;br&gt;Disappearing Deductible – Included&lt;br&gt;HMP/PPO Denial Coverage – Included&lt;br&gt;Expanded Medical Benefit – Included&lt;br&gt;Heart/Circulatory Benefit – Included&lt;br&gt;Extended Claim Service – Included&lt;br&gt;Carrier: Starr Indemnity &amp; Liability Co&lt;br&gt;Premium - $15,000 with a $1,000 deductible&lt;br&gt;Premium - $12,750 with a $2,500 deductible&lt;br&gt;Premium - $10,200 with a $5,000 deductible</td>
<td>NO BID</td>
</tr>
<tr>
<td>Baker Agency, Inc</td>
<td>Plan A:&lt;br&gt;Premium $11,000&lt;br&gt;Medical Maximum - $25,000&lt;br&gt;AD&amp;D - $10,000/$10,000&lt;br&gt;Deductible - $1000&lt;br&gt;Plan D:&lt;br&gt;Premium - $8,000 (agent does not recommend if student is not covered under parents insurance)&lt;br&gt;(Other hospital expense) U&amp;C, $2,000 Max./1st day - $1,000 each day thereafter&lt;br&gt;(Physical Therapy) $50 per visit - $250 Max.&lt;br&gt;Medical Maximum- $25,000&lt;br&gt;AD&amp;D - $10,000/$10,000&lt;br&gt;Deductible - $1000</td>
<td>• Deductible $25,000(disappearing type must be satisfied with 2 yrs.)&lt;br&gt;• Medical Max. per accident $5,000,000(NJCAA endorsed plan)&lt;br&gt;• AD&amp;D $10,000&lt;br&gt;• Excess coverage&lt;br&gt;• Benefit period is lifetime&lt;br&gt;• Mutual Omaha&lt;br&gt;• Premium to be $4,078.00 (NJCAA Catastrophic Coverage)</td>
</tr>
</tbody>
</table>