Catastrophic Benefit Highlights

Palomar Community College District

Students and 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 Catastrophic Insurance plan gives you additional 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 Palomar College.

Carrier	Crum and Forster | US Fire Insurance
Claims Administrator	A-G Specialty Insurance
Policy Year:	August 1, 2026 – July 31, 2027
Policy Number:	US2152369
Plan Deductible:	Students: $50,000 | Athletes: $25,000* *Student-Athletes must meet the deductibles from the base coverage plan and within 52 weeks from the date of the Covered Accident.
Catastrophic Coverage:	$1,000,000 or 10-year period
Will I get a new ID card:	No. A-G will provide a claim ID number, but the provider can send all bills and primary EOBs to A-G Specialty Insurance via claim form.
Excess Plan:	Secondary plan to primary insurance (except government-issued medical, Medicare, or Tricare).
How do I enroll:	Complete the A-G Specialty (CAT) claim form; include student and athletic trainer's signature.
Catastrophic Claim Forms:	Email: customerservice@agadm.com or **Secure Upload:** upload.agadministrators.com
Claim questions or follow-up:	A-G Specialty Insurance | Tel: (610) 933-0800
Additional Assistance:	Student Insurance Dashaye Clarke | Tel: (310)405-0676 or Email: **DClarke@studentinsuranceusa.com**
Escalated Issues:	Student Insurance Michael Conway | Tel: (858) 764-7873 or Email: **mconway@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 claim form, 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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