INSURANCE - Student Accident Insurance

For any questions or concerns about insurance issues, be sure to consult your instructor or TA.

What is it?

- It covers some medical bills for RTF Students and official volunteers injured on a student film shoot. It covers **accidents**, not illness. For instance, a broken leg from your film set would be covered but the flu would not. Note that pre-existing conditions are not covered and only **unpaid** cast/crew qualify.

How much does it cost a production student?

- $15 /pdn student/class/semester – included as part of an insurance bundle (liability, equipment replacement, & accident). This charge will be posted to your What I Owe after the 12th class day.

Deductible: $50 deductible per incident -- this is what YOU owe if you have an accident that requires medical attention. The policy carries a principle sum of $25,000 maximum medical expense benefit and $10,000 for accidental death and dismemberment per covered student. It is an "Excess" policy which means if you have your own insurance, you claim on it first and the RTF policy as the secondary; however, if you are not insured, the "Excess" policy will be treated as your primary.

Example: Crew member accidentally broke a leg while working on a student film. You must file a claim and provide documentation that RTF will forward to the insurance company. This helps cover medical bills you paid out of pocket.

How do you submit a claim?

- Notify the RTF Administrative Office and your instructor /TA within 24 hours of the incident.
- Fill out and email the HCC Participant Claim form to the RTF Administrative Office and copy in your instructor and TA. Include your EID and course number. Also, include any itemized medical receipts for all expenses incurred.

NOTE: The injured person must be an RTF student currently enrolled at UT Austin and engaged in supervised/sponsored RTF activities OR a volunteer whose participation in an academic project can be documented.