

# **Student Accident Insurance Coverage**

## **WHAT TO DO IF YOUR CHILD IS INJURED AT SCHOOL**

If your child needs to see a doctor due to an injury that occurred at school, please notify the district office before your visit to the doctor (if possible) to start the claim process. If not, contact the office as soon as possible after.

Below is a brief description from our student insurance company, outlining important information their coverage.

### **First Agency, Inc.**

Note: only ACCIDENTS which occur in school-sponsored and supervised activities, including participants in interscholastic sports, are covered.

DEFINITION OF ACCIDENT: An unexpected, sudden and definable event which is the direct cause of a bodily injury, independent of any illness, prior injury or congenital predisposition.

Conditions which result from participating in an activity do not necessarily constitute accidents. For example, illnesses, diseases, degeneration, conditions caused by continued stress to a particular area of the body, and existing conditions aggravated by an accident are not covered.

- A. This plan of insurance is EXCESS ONLY. It will not duplicate benefits paid or payable by any other insurance or plan including HMO's or PPO's.
- B. The policy will not cover expenses payable under the insured's HMO (Health Maintenance Organization), or PPO (Preferred Provider Organization). If the insured chooses not to use an authorized medical vendor (under HMO or PPO), the policy will only cover expenses incurred that it would have honored had the insured used the proper medical vendor.
- C. Medical treatment for a covered accident must begin within 60 days of that accident. Only expenses incurred within 52 weeks are considered. Benefits are determined on the basis of REASONABLE and NECESSARY for the geographic location where services are performed.
- D. Specific exclusions of the policy include, but are not limited to sickness, disease or hernia in any form; non-prescription drugs; fighting; the use of electric bio-mechanical devices; and orthotics not prescribed exclusively for rehabilitation (e.g., playing brace, mouth guard).
- E. Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Accidents must be reported to the school within 20 days. Proof of loss must be submitted to First Agency, Inc. within 90 days after medical treatment ends. Questions regarding claim procedures may be directed to First Agency, Inc. at 5071 West H Avenue, Kalamazoo, Michigan 49009 or 616/381-6630 or Fax 616/381-3055.