

Student/Athletic Accident Insurance 2020-2021

The Board of Education has purchased insurance coverage to protect all students against accidental injury during all school sponsored and supervised activities, whether at the school or away. This coverage is provided by Catlin Insurance Company Inc.

This insurance plan is **Excess** coverage: i.e. you must submit all bills to your own insurance carrier first. The school policy will pick up the unpaid balances, up to the limits of the policy.

Although this coverage is very broad, there are restrictions, limitations, and exclusions in this policy. In some situations, medical bills may not be covered in full. Parents should understand that medical expenses are their own responsibility, not the schools. Some of the important benefits and limitations of the plan are:

1. Treatment must commence within 90 days of the date of injury, or there is no coverage.
2. Physical Therapy Treatment (including Chiropractic) has a limit of \$10,000. (A letter of Medical Necessity is required).
3. Benefits are payable for up to 3 years from the date of injury.

All injuries should be immediately reported to a coach, nurse or faculty advisor. Claim forms will be provided by the school, but it is the parents' responsibility to:

1. Submit the claim form with Part 1B filled out completely (any omissions will delay the processing of the claim).
2. Submit all itemized bills (monthly statements will not do).

Submit the statement (EOB-Explanation Of Benefits) received from your own insurance carrier showing amounts paid and balances due, or, a letter of denial stating the claim is not covered. One of these letters is required for any payments to be made.

If you have no other medical insurance, you will receive a letter from BMI Benefits, LLC requesting employer information. Fill this out and return it to BMI Benefits immediately and the claim will be processed. Failure to return this letter will result in a delay or denial of the claim.

It is your responsibility, and to your benefit, to submit the necessary papers as soon as possible, as the claim cannot be paid until all papers are submitted. Only one claim form per accident is required.

All claim forms, bills, and the letters from other insurance carriers are to be forwarded to, and questions regarding the coverage answered by: Bob McCloskey Insurance, P.O. Box 511, Matawan, NJ 07747.1-800-445-3126

Accident Insurance Protection for Students

Parents and Guardians: Do you have adequate insurance coverage for your child in the event of an unforeseen accident?

Bob McCloskey Insurance has got you covered!



Depending on which program your child's school offers, you may be able to purchase one or more of the following insurance products on a voluntary basis ...

- ✓ \$500,000 At School Student Accident Coverage
 - ✓ \$500,000 Around the Clock – 24 Hour Accident Coverage
 - ✓ \$50,000 Student Accident Dental Coverage
- ... with relative ease from any computer or ipad via the following online address:

www.bobmccloskey.com

Just follow the instructions and you can accomplish the process in minutes. And, should you have any questions, you can call

1-800-445-3126

and a representative will be happy to assist you with the process or any questions.

**Bob McCloskey Insurance
P.O. Box 511 Matawan, NJ 07747
www.bobmccloskey.com**



Got You Covered