

STUDENT ACCIDENT INSURANCE – EXCESS/PRIMARY

Carrier: Student Assurance Services in association with Ameritas Life Insurance Corp

Summary of Coverage: Accidental bodily injury incurred while the student is:

- a- attending regular school sessions
- b- participating in or attending school-sponsored and supervised extracurricular activities,
- c- participating in school-sponsored and supervised interscholastic sports; and
- d- traveling directly to or from school for regular school sessions; and while traveling to and from school-sponsored and supervised extracurricular activities and interscholastic sports in school-provided transportation.

Medical Benefits: \$25,000 limit per injury. For detailed benefits information and exclusions, please refer to the documents in the google drive.

Please note that this policy is excess/secondary if there is recoverable insurance (if the injured student has health insurance). If there is no recoverable insurance, then it becomes primary.

Claim Procedure: **Filing of the claim is the parent's responsibility.**

1. Parents notify the school and obtain a claim form immediately. There is a **Proof of Claim** form in the google drive documents and the information package sent by the Carrier. The School completed and signs Part A of the claim form if it is school injury.
2. Parents complete Part B of the claim form and answer all questions and submit it to:
Student Assurance Services, Inc.
PO Box 196, Stillwater, MN 55082
3. Parents submit copies of the student's itemized bills to the student's family medical or dental coverage first, even if there is a large deductible. The other insurance plan will send a report called Explanation of Benefits (EOB).
4. Parents send the completed claim form, copies of the student's itemized bills and the EOB to:
Student Assurance Services, Inc.
PO Box 196, Stillwater, MN 55082
5. The claim will be completed when all of the above documents have been provided. For Claim questions, contact Student Assurance Services, Inc at (800) 328-2739 between 8am04:30pm CST.

NOTE: Students must have been treated by a licensed physician within 60 days of the date of injury. Proof of claim must be submitted within 90 days from the date of accident, or within a reasonable time thereafter not to exceed one year. Itemized bills should be submitted within 90 days from the date of treatment or a reasonable time thereafter not to exceed one year. The company is responsible only for expenses incurred within one year from the date of injury.