

Student/Athletic Accident Insurance 2024-2025

Dear Parent or Guardian:

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 The Hartford.

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

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 school's responsibility.

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 Statement of claim for Medical Expense Benefits with Parts I and II filled out completely (any omissions will delay the processing of the claim).
2. Statement of No Other Insurance (if applicable).
3. Submit all itemized bills (monthly statements will not do).
4. Submit the statements (EOB- Explanation of Benefits) received from your own insurance Carrier showing amounts paid and balance due or a letter of denial stating the claim is not covered. One of these letters is required for any payment to be made if you have medical insurance.

If you don't have any other medical insurance, you will receive a letter from NAHGA Claim Services. Fill the form out and return it to them 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:

NAHGA Claim Services
PO Box 189
Bridgeton, ME 04009
Phone: 800-952-4320
Fax: 207-647-4569