

## Policy Time Sensitive Information

### 2019-2020 Interscholastic Sports and Student Accident Programs

It is important your athletic directors, coaches, trainers, parents, athletic department personnel, school personnel (principals, school secretaries and nurses) be aware of the time sensitive policy provisions in your Bollinger policy.

**Note: Please route this correspondence to your schools and athletic departments.**

Some of the keys provisions of the policy that need to be communicated are:

- An injured student or athlete must receive professional medical treatment by a medical doctor within 60 days of the date of the accident or the accident will not be covered.
- Claim forms must be submitted within 90 days of the date of the accident.
- An injured student athlete must not be allowed to participate in any interscholastic sports activity until he or she is given a written release from a medical doctor. This release should be retained on file. Should an injured student be allowed to participate in any sports activity without a medical release, a re-injury or a new injury may not be covered. (This could also present a future liability problem for the district.)
- The athletic department will receive benefit schedules and claim forms prior to the beginning of fall sports. In the event of a student athlete injury, a school representative will complete the top section of the claim form and have the parent complete the bottom section (parent is to sign in three places). The claim form should then be mailed to the Bollinger address provided on the form. Claim forms and claim tracking information can also be accessed at <http://www.bollingerschools.com>.
- When you have an injury, give the parent the original completed claim form along with a copy of the benefit schedule. The school should also keep a copy of the claim form on file. Follow up with the parent to ensure the claim form was submitted.
- A claim form is to be completed on all student athlete accidents that require medical attention. This insurance is excess or secondary to the parents' insurance and is primary if there is no other insurance.
- Parents should have the medical providers send itemized bills (UB04 for hospitals and CMS 1500's from doctors or other facilities) directly to Bollinger. Bollinger will not accept balance due bills.

This brief summary is to highlight key elements of the insurance plan and should not replace a careful reading of the policy. Please feel free to contact us with any questions.

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