

ASA Accident Insurance Claims Procedure

There are a number of important points to be made regarding accident claims. The most important is that this is a secondary or excess insurance plan. It is not meant to be a full-fledged healthcare plan. As such, there are limitations to coverage, sublimits and deductibles, which mean not all claims will be paid in full. Please do not tell an injured participant that "everything will be covered by the ASA Insurance Plan."

Procedures are also important in regard to processing claims.

It is important to complete the appropriate claim form in its entirety, including the required verification, signatures and attachments. The forms should be sent to Bollinger as soon as possible. Any delay in submitting completed claim forms to Bollinger will cause delays in making payments to doctors and hospitals. Each claim form contains instructions that explain the proper procedure for filing a claim.

Notable Features:

- 1) Claims must be reported within 90 days of the injury.
- 2) Medical services must begin within 60 days of the accident.
- 3) The policy only covers medical and dental bills which are incurred within 365 days of the date of injury, regardless of how long into the future the claimant may receive treatment.

Sample claim forms follow. There are separate claim forms for each program: Individual Registration, Team Insurance and Umpire Insurance.