

ASCP's Medical Emergency Coverage

Endorsement No. 4

How To File A Claim

911 Coverage:

1. Parent/guardian submits invoice(s) to personal healthcare insurance for initial payment.
2. Parent/guardian provides itemized invoice(s) of unpaid expenses to member district.
3. Member submits copies along with school incident report to ASCIP claims department for review and processing.

Student Injury Coverage:

1. Parent/guardian submits invoice(s) to personal healthcare insurance provider for initial payment.
2. Member completes their section of AG Administrators claim form and submits copy along with incident summary to AG Administrators.
3. Member provides parent/guardian originally signed claim form.
4. Remainder of claim form is completed and submitted by parent/guardian directly to AG Administrators, along with itemized unpaid invoice(s).

Accidents happen. Medical emergencies arise. Incidents requiring medical services occur on school campuses regularly, and many times, districts are looked upon to cover the medical expenses regardless of liability or fault. When these situations arise, ASCIP is your partner to provide assistance.

Emergency Response (911) Coverage

When a medical emergency occurs requiring emergency response on district property, staff are often hesitant to call 9-1-1 due to the uncertainty of who will pay for these services. Through the **911 Coverage**, reasonable emergency care expenses are eligible for reimbursement when the expense is not covered by another source. Expenses can include on-site medical care and subsequent emergency transport to

a medical facility in order to safeguard the health of the student or other non-employee arising out of an incident on district property.

Up to \$2,500 per emergency response is provided, and there is no deductible or aggregate limit. Thus, emergency response can be summoned as many times as needed. The use of this benefit is not factored into a member's renewal premium.

Points of Interest

- Both ASCIP's Medical Emergency Coverages are excess over any other insurance available to the student, parent/guardian, or other party.
- This **911 Coverage** is generally not for employees since employee injuries are typically covered by workers' compensation or health benefits.
- **Student Injury Coverage** is only for students Pre-K to Grade 12, and district run Child care facilities at CCDs.
- This coverage is not intended to replace the obligation to offer student accident coverage under California's Education Code.

Medical Treatment (Student Injury) Coverage

When injuries occur and there is limited or no healthcare available, sometimes help is sought with paying for medical bills. Through the **Student Injury Coverage**, reasonable expenses and co-pays are eligible for reimbursement when arising from injuries occurring to preschool children through grade 12 students while at school and/or engaged in a school sponsored/supervised activity.

Coverage amounts will be in excess over any valid and collectible insurance available up to \$15,000 per occurrence

(\$10,000 per occurrence, if injury is due to a scholastic football accident). There is no deductible or aggregate limit.



Limits

911 Coverage:

- \$2,500 / occurrence
- No aggregate
- No deductible

Student Injury Coverage:

- \$15,000 / occurrence
- \$10,000 / occurrence if scholastic Football related
- No aggregate
- \$250 deductible paid by ASCIP — No member deductible!