

2014-2015
POLK COUNTY SCHOOL BOARD
ATHLETIC ACCIDENT INSURANCE DESCRIPTION

Dear Parents:

Accidents that happen at school are generally NOT the fault of the school nor are such accidents the responsibility of the district to provide medical treatment. You are encouraged to provide medical health insurance for your children to meet the medical needs of your child due to accidents. Florida schools are not required to purchase insurance or pay medical expenses for student injuries. However, the Polk County School Board will provide a supplemental student accident insurance policy to protect Polk County student athletes and cheerleaders while they are participating in specified 2014 summer activities and while under the direct supervision of a school coach during the 2014-2015 school term scheduled practices and competition.

The Polk County policy is NOT 'primary' insurance. The district policy is designed to provide 'secondary or excess coverage'. This means the student accident policy will NOT pay any expenses that could be covered by other family insurance or an HMO or PPO. The accident insurance policy is NOT designed to provide 100% reimbursement for all medical expenses incurred. The policy has limitations and benefits as outlined on the backside of this form. The Polk County School Board does not assume responsibility for payment of medical expenses that are not covered by the school's policy or for benefits that could be received from family medical insurance.

Covered Summer Activities:

The policy provides benefits for covered injuries that may occur exclusively during Polk Public School summer sports conditioning and workout programs, football passing, volleyball leagues, basketball leagues and cheerleading practices that are exclusively sponsored and endorsed by the Polk County School Board and under the direct supervision of Polk County School coaches, while on school premises. Club Sports, summer camps or private leagues are not covered under this policy.

NOTE: *The policy does **not** cover:* 1) injuries that may occur away from school premises or while traveling to and from the summer activities; 2) any injury occurring during summer 'camps' or 'non-school sponsored competition teams', even if camps or competitive teams are coached by a high school coach and the events take place on school property; 3) any injury at home unless the 24 Hour option is purchased(www.schoolinsuranceofflorida.com)

Claim Filing Instructions:

In the event of an injury, please report student injuries to the school coach immediately. If you have other insurance, you must first file a claim with your other insurance carrier and obtain benefits from your other insurance source. After receiving notification from your personal insurance, then file a claim with the school insurance if you have unpaid medical bills and attach the statement received from your personal insurance. The school policy will not pay for expenses that could be collected from other sources of coverage.

Please refer to the policy benefits summarized on the reverse side of this form.

**2014-2015 POLK COUNTY SCHOOL BOARD
STUDENT ACCIDENT INSURANCE
SUMMARY OF POLICY BENEFITS AND LIMITATIONS**

If a student is injured on Polk County School District premises during a covered summer activity or FHSAA athletic practice or competition during the regular school term, the injury requires treatment within *60 days* after the date of injury by a licensed physician. The policy may pay specified medical benefits incurred within one year from the date of injury subject to the following policy limits:

Doctor Visits / Consultations	Pays up to \$60 for the first day of care and up to \$45 for each day of follow-up
Surgery Fees	Pays benefits as listed in the 2004 Florida Workers Compensation Fee Schedule
Anesthesiologist Fee	Pays up to \$1,000
In-Patient Hospital Expenses	Pays up to \$1,000 per day for semi-private room and all other in- hospital charges (except personal convenience items, T.V., phone, etc.).
Emergency Room Charges	Pays up to \$500, (applies to injuries requiring emergency treatment)
Out-Patient or ‘Same-Day Surgery’ Hospital Expenses	Pays up to \$2,500 for the hospital or facility charges in the aggregate when major surgery is performed on an out-patient basis
Out-Patient X-rays, MRI and CAT Scans, (including interpretation or reading fees)	Pays a maximum of \$300 for all x-rays and \$600 for all other necessary imaging tests such as MRI or Cat Scans in the aggregate.
Out-Patient Therapy / Manipulations / Adjustments and similar treatment visits	Pays up to \$40 per day for up to 10 days of treatment
Orthopedic Appliances / Casting / Braces / Crutches / Drugs Surgically implanted Medical Devices (pins, plates, etc.)	Pays up to \$300 in the aggregate Pays up to \$500 in the aggregate
Dental Benefit for Accidental Injury	Pays up to \$750 per injured tooth (orthodontic procedures & treatment of previously damaged teeth not covered)
Licensed Ambulance Service	Pays up to \$750 for initial trip to the closest medical facility, (air or ground)

The policy will not pay for medical treatment due to: pre-existing condition or aggravation of or recurrence of conditions that did not originally occur during a covered school activity; mental conditions; orthodontic treatment; Boils, pathological stress fractures, athlete’s foot, impetigo or similar skin infection, rashes, poisonous vegetation reactions, warts, blisters, calluses, cramps, muscle spasms, allergies or allergic reactions, ingrown nails, appendicitis, hernia of any kind, however caused; infections occurring other than as a result of such injury; detached retina; or psychiatric care. Any form of illness, sickness or disease process including but not limited to the following: Perthes' Disease, Osgood-Schlatter's Disease, Osteomyelitis, Osteochondritis, Osteogenesis Imperfecta, Slipped Capital Femoral Epiphysis, Thrombophlebitis, Hysterical Reactions, or similar conditions. Any form of fighting or brawling or criminal or felonious assault or the Insured being engaged in an illegal occupation. Any condition not due solely to an identifiable accident occurring while this policy was in force. Any organized sports leagues, camps, martial arts or boxing schools that are not exclusively sponsored by the Polk County public Schools. The complete policy contains a more detailed description of the specific terms, provisions and policy exclusions.

Medical treatment: by a licensed doctor must be provided within *60 days* from the covered accident date to be eligible for policy benefits. The maximum benefit for any covered motor vehicle related injury is \$2,000. The maximum policy benefit is \$25,000 for all other covered injuries. This information sheet is intended to provide a summary of the policy purchased by the Polk County School Board. All claims will be processed in direct accordance with the specified policy terms. **The school insurance policy is not intended to replace family or group health insurance policies. The policy is not a guarantee that all medical expenses will be paid. Parents must assume financial responsibility for paying expenses not covered by the accident policy purchased by the Polk County School Board.**

Claim Filing Instructions: If a student is accidentally injured during a school activity, immediately report the accident to the school coach to obtain claim filing instructions. Please remember...If you have any other sources of coverage such as an employer’s policy, HMO, PPO, Blue Cross, Champus, you must first file a claim with your other insurance source. **If you have questions concerning this policy, do not call the school. Contact the agency that handles payment of claims: SCHOOL INSURANCE OF FLORIDA, P.O. Box 784268 Winter Garden, FL 34778. Phone toll free 1-800-432-6915. The website address is www.schoolinsuranceofflorida.com .**