

Use of School District Supplemental Athletic Insurance

The purpose of the School District provided supplemental athletic insurance is to provide a safety net for parents of student-athletes who sustain catastrophic injuries while participating in in-season PIAA sports. This insurance is a budgeted item for the District and rates fluctuate yearly based on the number of claims. This means that a higher rate of claims in a given year increases the insurance cost for the next year. The District could not afford this insurance if we submitted claims for every injury that occurs during a school year. Therefore, we are judicious in determining when insurance claims are submitted.

The following are the procedures for submission of insurance claims for the supplemental student-athlete insurance.

- Claims will only be submitted for the following injuries:
 1. Acute fractures of the arms, legs, ribs, shoulders, feet
 2. Injuries which require a surgical procedure
 3. Injuries which requires an ambulance transport to the hospital
 4. Injuries which are debilitating in nature and require testing and treatment lasting more than 6 months in duration
- In the aforementioned cases, the Athletic Trainer will generate an Accident Report which will be provided to the Athletic Office. This report will be reviewed by the Athletic Director and/or the Administration Office.
- If approved, the Athletic Secretary will generate an insurance claim form.
- Once the paperwork is completed, the information will be sent to the Parent/Guardian of the injured student-athlete.
- Upon receipt of this information, it is the responsibility of the Parent/Guardian to follow the instructions contained within that information. The District will not be involved in the claim or any correspondence between the Parent/Guardian and the insurance company.
- This insurance is secondary to the individual insurance coverage that the Parent/Guardian would provide.
- Please note that secondary insurance for all students in the School District is available by purchasing this directly through AG Administrators Inc. There are two yearly plans available
 - Plan #1 – School Time coverage - \$28 per student
This will cover injuries occurring while the student is traveling to and from school, while attending school-sponsored activities such as plays, assemblies, class trips, intramural sports, gym and physical education classes, etc.
 - Plan #2 – 24 Hour coverage - \$124 per student
This will cover all of the above plus accidents occurring away from school, in the evenings and on weekends, vacations, etc.

For information about purchasing this insurance, please contact AG Administrators, Inc. directly at 800.634.8628 or 610.933.0800. www.agadministrators.com