

HOW TO FILE A CLAIM: INSTRUCTIONS

IMPORTANT: ALL INFORMATION MUST BE PROVIDED IN ORDER FOR CLAIM TO BE PROCESSED

1. **Excess Coverage:** Accident medical expenses are covered under this policy on an **Excess Basis**, and benefits will only be paid under this plan after your own personal or group insurance (including Health Maintenance Organizations) has paid out its benefits. Please note that you must follow your primary insurance carrier's eligibility criteria (i.e., to be treated in-network, if required by HMO, etc) in order for this policy to consider your expenses for payment. If you receive Government or State Aid Insurance, (Medicaid, Medicare, etc.) this insurance maybe Primary; please contact Bollinger for coverage information.

Payment under this policy will be made according to **usual and customary guidelines**. This means that the basis for payment of specific medical or dental services is based on the average cost of that service by region. This policy does not automatically pay for services in full; it pays based on the "usual and customary" fee for that service in your area.

2. **Claim Guidelines:** You have **90 days** from date of injury to submit claim form.
For claims to be eligible for coverage, you must seek medical attention within **60 days** from date of injury.

Benefit Period: This policy is subject to a **104 week** benefit period from date of injury. Medical or dental expenses that are incurred **within 104 weeks** of the date of injury are eligible for coverage under this policy. Any expenses or treatments that are rendered after the **104 week** benefit period will not be covered by this policy.

3. **Please remember:**

- a) **Only submit the Claim Form to New Jersey Youth Soccer.**
- b) Once your claim is approved, advise your Doctors/Hospitals of this insurance so they can file claims directly to K&K Insurance Group.
- c) **Itemized bills are required:** You or your providers must submit itemized bills with your primary insurance explanation of benefits (if applicable); balance due bills or notices **do not** provide the information needed to process your claim. See below for forms needed. Payments will be made to **you** if the itemized bills indicate that they have been paid. Otherwise, payments will be made directly to the doctor, hospital or other service provider.
 - CMS-1500 is the standard form used by Providers to show the medical treatments and charges made for each service.
 - UB-04 is the standard form used by Hospitals to show medical treatments and charges made for services.

4. **Dental bills:** All dental bills must be submitted through your primary insurance's **medical and dental plans** first before making a claim for dental treatment under this policy. Please have your provider submit an ADA dental claim form with the explanation of benefits (if applicable).

For further information contact:

K&K Insurance Group, Inc.
Claims Department
PO Box 2338
Fort Wayne, Indiana 46801-2338
Phone: 800-237-2917

Email: KK_PAClaims@KandKinsurance.com

Send this claim form for authorization to:

New Jersey Youth Soccer Association
569 Abbington Drive Suite 5
East Windsor, NJ 08520
Phone: 609-490-0725
Fax: 609-490-0731
Email: Claims@NJYouthsoccer.com

COMPLETE AND SEND THIS FORM TO:

MEDICAL/DENTAL ACCIDENT CLAIM FORM

New Jersey Youth Soccer Association
 569 Abbington Drive, Suite 5
 East Windsor, NJ 08520



\$1,000.00 Deductible

104 week eligibility period

Please read instructions on Page 3 before completing this form
SECTION I - TO BE COMPLETED BY CLAIMANT PARENT OR GUARDIAN - Required

1. **NAME:** (first) _____ (last) _____
2. **ADDRESS:** _____ (city) _____ (state) _____ (zip code) _____
3. **TELEPHONE:** _____ **BIRTHDATE:** ___/___/___ **GENDER:** Male Female
4. **CLAIMANT IS A:** Player **Include a copy of the Player's Pass with this claim** Coach Official Other
5. **ACCIDENT DATE:** ___/___/___ **ACCIDENT TIME:** _____ am pm
6. **BODY PART INJURED:** _____
7. **ACCIDENT OCCURRED DURING:** Game Practice Tournament Camp/Clinic
8. **IF ACCIDENT OCCURRED AT A TOURNAMENT, NAME OF TOURNAMENT:** _____
9. **DESCRIBE HOW AND WHERE ACCIDENT OCCURRED:** _____
10. **NAME OF FIELD/FACILITY WHERE ACCIDENT OCCURRED:** _____

SECTION II - STATISTICAL INFORMATION - Required

- NAME OF CLAIMANTS LEAGUE/CLUB/TEAM:** _____
- NAME OF OPPONENT** If during game or tournament) _____
- TYPE OF TEAM:** COMPETITIVE RECREATIONAL
- LOCATION:** ON FIELD SIDELINES SPECTATOR AREA OTHER
- SURFACE:** DIRT GRASS OUTDOOR TURF INDOOR TURF
- SURFACE CONDITION:** DRY/NORMAL WET/RAINY ICY MUDDY
- POSITION:** _____
- STATUS:** HIT BY OBJECT COLLISION W/OPPONENT COLLISION W/TEAMMATE
 OTHER _____
- Coach/Club Verification Signature:** _____

SECTION III - To Be Completed By New Jersey Youth Soccer - Only

POLICY EFFECTIVE DATE September 1, 2015	POLICY EXPIRATION DATE September 1, 2016	POLICY # SPX0000027092500	NAME OF POLICYHOLDER New Jersey Youth Soccer Association
ADDRESS OF POLICYHOLDER 569 Abbington Drive, Suite 5 East Windsor, NJ 08520			TELEPHONE NUMBER 609-490-0725
Verify that the accident occurred during an activity sponsored or sanctioned by New Jersey Youth Soccer and whether claimant was a member at the time of the accident			
<input type="checkbox"/> YES-Sponsored/Sanctioned Activity		<input type="checkbox"/> YES-Claimant Was Active Member On Date Of Accident	
I certify that the foregoing information is true and correct.			

SECTION IV**STATEMENT OF OTHER INSURANCE****Claimant (if Adult) or Father/Guardian (Required)**

NAME: _____

ADDRESS: _____

CITY: _____

STATE: _____ ZIP: _____

PHONE: _____

EMPLOYER: _____

PHONE: _____

 SELF EMPLOYED UNEMPLOYED**Claimant (if Adult) or Mother/Guardian (Required)**

NAME: _____

ADDRESS: _____

CITY: _____

STATE: _____ ZIP: _____

PHONE: _____

EMPLOYER: _____

PHONE: _____

 SELF EMPLOYED UNEMPLOYED

If you are employed but have no insurance, you must include a letter of verification from your employer on their letterhead that no insurance is provided to you (or to your dependents, if this claim is for your child) through your workplace.

IS CLAIMANT a member of another youth soccer organization? YES NO Name: _____

IS CLAIMANT COVERED UNDER ANY OTHER MEDICAL AND OR DENTAL INSURANCE POLICY? YES NO

IS CLAIMANT COVERED UNDER A GOVERNMENT SPONSORED INSURANCE SUCH AS MEDICARE/MEDICAID? YES NO

INSURED NAME: _____ ID#: _____ INSURED GROUP# /NAME: _____

COMPANY NAME: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

PHONE: _____

****Please include a copy of insurance card (both sides)**

Note: IF CLAIMANT IS A MINOR AND HAS MEDICAL INSURANCE COVERAGE AS AN ELIGIBLE DEPENDENT FROM EITHER PARENT'S PREVIOUS MARRIAGE AS MANDATED IN A DIVORCE DECREE, PLEASE GIVE NAME, ADDRESS AND PHONE NUMBER OF RESPONSIBLE PARTY:

SECTION V**AUTHORIZATION REGARDING PAYMENT OF BENEFITS**

For services rendered or to be rendered I hereby authorize the Insurance Company or their representatives to pay benefits in connection with this accident or injury directly to the doctor, hospital or other provider of service. If paid receipts are submitted with this claim form, benefits will be paid to the insured.

SECTION VI**STATEMENT OF CERTIFICATION and AUTHORIZATION TO RELEASE INFORMATION****(Required)**

1. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information; or who makes a claim to receive benefits from this policy under false pretense; or conceals for the purpose of misleading, information concerning any fact material thereto; commits a fraudulent insurance act, which is a crime, and shall also be subject to a substantial civil penalty to the extent allowed by state law.

I have read this statement and agree that the information provided for this claim is true and correct.

SIGNATURE OF CLAIMANT/PARENT (required): _____ DATE: _____

2. I hereby authorize any physician, hospital or other medically related facility, insurance company, or other organization, institution or person that has any records or knowledge of me, and/or the above named claimant, to disclose, whenever requested to do so by Bollinger Insurance or its representatives, any and all such information. A photocopy of this authorization shall be considered as effective and valid as the original.

SIGNATURE OF CLAIMANT/PARENT (required): _____ DATE: _____

FRAUD STATEMENTS

GENERAL: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act.

ALASKA: Any person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

ARIZONA: For your protection Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

ARKANSAS: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

CALIFORNIA: For your protection, California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

COLORADO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

DELAWARE: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

DISTRICT OF COLUMBIA RESIDENTS: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

FLORIDA: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

IDAHO: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

INDIANA: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

KENTUCKY: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

LOUISIANA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

MAINE: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

MARYLAND: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

MINNESOTA: A person who files a claim with intent to defraud, or helps commit a fraud against an insurer, is guilty of a crime.

NEW HAMPSHIRE: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

NEW JERSEY: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

NEW MEXICO: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

NEW YORK: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

OHIO: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

OKLAHOMA: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

OREGON: Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact, may be violating state law.

PENNSYLVANIA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent act, which is a crime and subjects such person to criminal and civil penalties.

TENNESSEE: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

TEXAS: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

VIRGINIA: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

WEST VIRGINIA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.