

Accident Claims Reporting

In the event of an actual injury, or an incident involving a possible injury, the following procedures should be used to report these injuries to the proper claims personnel. Excess Accident Medical claim Form, and any bills, statements should not be sent the District Risk Manager or Associate Risk Manager.

Filing a Claim:

To report a claim for USA Hockey Excess Accident coverage:

- File with your primary insurance carrier. If uninsured, disregard this step.
- Contact your local program registrar for a claim form. If you don't have their contact information, please call USA Hockey Member Services at (800) 566-3288, ext. 123.

Types of Claims:

Player & Coach Excess Claims

If you are a registered USA Hockey member and you are injured while participating in a USA Hockey sanctioned activity, follow these procedures:

- At the hospital or doctor's office, always provide them with your individual, employer health plan, union plan, etc., information as your primary plan.
- The USAH plan requires that treatment following an injury must occur within 30 days from the injury date.

The Next Business Day

- Call your local program Registrar to request a claim form, or if you do not know who to call locally, please call USA Hockey at 800 566 3288, x123. If you have no other insurance, then your USAH plan will be the primary plan with a \$3,500 deductible.
- **DO NOT DELAY** getting a claim form or submitting to K&K Insurance. The policy has a timely filing provision and you do not want to jeopardize your claim by not filing within the required time. Upon receipt of your claim, we send an acknowledgement letter and highlights of the coverage/limitations of the plan. By filing your claim after your injury, you are made aware of this information early. **DO NOT WAIT UNTIL YOUR PRIMARY INSURANCE HAS COMPLETELY FINISHED YOUR CLAIM BEFORE SENDING IN YOUR USAH CLAIM FORM.**
- Make sure your claim form has been signed in the appropriate places by the appropriate designated persons.
- Make sure your claim form is submitted along with documentation of your USAH membership.
- **ONLY CLAIMS ARISING FROM A USAH SANCTIONED ACTIVITY WILL BE HONORED.**
- Upon receipt of your acknowledgment letter from K & K you should provide the hospital or doctor's office with your USA Hockey plan information as your secondary plan.



- By giving all of the medical providers both your primary and secondary information, they will automatically send us the proper itemized medical bill and your primary insurance Explanation of Benefits (EOB), thereby, removing this responsibility from you of collecting the proper information to send with your USAH claim. By following this instruction, your K & K claim administrator will be able to contact the medical providers to request information without being told they cannot release anything to us because we are not on file with them.
- Whether provided by the medical provider or directly from you, medical bills must be in an itemized format with dates of service, diagnosis codes, and procedure codes.
- If submitting as a secondary claim, each itemized bill must be accompanied by your primary insurance Explanation of Benefits (EOB), whether this is provided by the medical provider or by yourself.
- If you have paid any of your medical expenses, please indicate that clearly on the medical bills so that payment will be sent to you.

IF YOU HAVE QUESTIONS ABOUT YOUR CLAIM AFTER IT HAS BEEN FILED: Call K&K Insurance at 800/237-2917, Option 1.

Catastrophic Injury Claims

It is extremely important that anyone knowing of an actual (or a possible) catastrophic injury, to a player or coach, immediately notify the District Risk Manager. The immediate notice helps to ensure a prompt response from USA Hockey and our insurance claims personnel.

Please Note: Complete listing of District Risk Managers in Risk Managers Directory Section available in the Insurance Handbook.

Liability Claims

If ever anyone advises you that someone other than a registered member of USA Hockey, has an actual or potential claim arising out of an incident or an injury, or arising out of a possible dispute between USA Hockey members, you should notify your District Risk Manager promptly. The District Risk Manager will notify the appropriate member(s) of USA Hockey's National Office Staff, and will conduct any necessary preliminary investigation.

NOTE: All registered members of USA Hockey are required to adhere to the Rules, Regulations and By-Laws of USA Hockey, as amended by the Board of Directors, including the provisions for arbitration as an exclusive remedy for disputes (BYLAWS ARTICLE 10 RESOLUTIONS OF DISPUTES, ARBITRATION, AND SUSPENSIONS).

Lawsuits and Legal Papers

If any member of USA Hockey, its Districts, Affiliates, leagues, teams, or any of its local associations are served with any lawsuit, civil summons, or other legal papers, they must immediately notify the District Risk Manager. Failure to notify USA Hockey immediately may jeopardize the applicable legal times for a response, and could be grounds for the insurance company to deny coverage for the legal action involved. DO NOT TAKE ANY CHANCES, CALL PROMPTLY.



Accident Claim Reporting

1. Make a copy of the accident claim for prompt investigation and review.
2. Determine category for possible coverage of the type of incident/injury.
3. Notify USA Hockey's insurance carrier and/or broker of incident/injury.
4. Forward a copy of incident report to carrier's claims unit and to District Risk Manager, who forwards to other appropriate agency/persons.
5. District Risk Manager, as necessary, may conduct a follow up investigation to determine:
 - a. Complete facts and circumstances of incident or injury;
 - b. Existence of hardship situations that may be involved; and
 - c. Potential for recurrence of the incident or injury.

USA Hockey provides the foundation for the sport of ice hockey in America; helps young people become leaders, even Olympic heroes; and connects the game at every level while promoting a lifelong love of the sport.

