

PROCEDURE FOR FILING ACCIDENT CLAIMS

- 1. A league official, usually the President or the Insurance Chairperson, completes the form with all pertinent information concerning the circumstances of the injury and signs the form.**
- 2. Parent/guardian completes their portion of the form, signs it, and attaches the original bills from the doctors/hospitals, etc.**
- 3. Parent/guardian makes copies of the form and bills then mails all the originals to K&K for processing.**

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- 4. There is a one time \$100 deductible for each injured person. After the deductible is satisfied, it is not necessary to pay another deductible during the season.**
- 5. The deductible may be met by the parents insurance. How this works is that they could submit it to their insurance first and then K&K would pay the difference (provided their insurance paid more than \$100). Or the parent could submit it to K&K first – then K&K would pay reasonable and customary minus the \$100 deductible. If the parent submits it to their insurance company first, then they should provide a statement to K&K showing what has already been paid. Either way works.**
- 6. The claim should be submitted right away – no need to wait for all the bills to come in. Then, when additional bills are received, all they have to do is note the claim reference number on it and send it to K&K.**
- 7. The insurance will pay for claims that occur within one year from date of injury. This means that if a participant incurs complications from the injury within a year of the injury, these claims will be paid too.**
- 8. The policy coverage includes players, managers, coaches, umpires, volunteers and League officials during tryouts, practice, regular season games and tournaments**
- 9. The plan provides coverage for accidental injuries sustained while traveling to and from or participating in regular approved baseball activity of the League.**
- 10. There is a maximum \$250,00 coverage for each participant.**

IOWA BABE RUTH LEAGUE, INC.