

2020-2021  
SCHOOL BOARD OF ORANGE COUNTY, FLORIDA  
SPORTS ACCIDENT INSURANCE SUMMARY

**IMPORTANT NOTICE TO PARENTS OF STUDENT ATHLETES**

One of the Orange County School Board's objectives is to provide a safe learning environment for all students. However, accidental injuries do occur during school activities and sports. Florida public schools are not required by law to purchase accident insurance protection for students. However, as a public service to the community, the Orange County School Board purchases a sports accident insurance policy to help and assist families with some of the medical expenses that may result from a school sports related injury. The school sports policy has limits and may not provide 100% coverage for all medical fees and charges. The following information summarizes the sports policy provisions. Visit [www.schoolinsuranceofflorida.com](http://www.schoolinsuranceofflorida.com) for information regarding 'Where to Seek Treatment' and 'How to File a Claim'.

The policy insures High School and Middle School student athletes, cheerleaders, club crew, band members and color guard while they are participating in pre-approved school supervised interscholastic sports practice sessions and during FHSAA sanctioned games during the regular school term, as sanctioned by the Florida High School Athletic Association (FHSAA). This plan terminates after the last official FHSAA sanctioned game for each sport. Interscholastic sports team participants would be eligible for policy benefits for covered accidents while they are participating in off-season 'conditioning programs' at school, during the regular school term and as defined by the FHSAA. The policy defines eligible 'conditioning' activities as: 1) the use of free weights, stationary exercise apparatus, plyometrics, stretching exercises; 2) cardiovascular distance and interval training. *Injuries that may occur during open gyms or while a school coach is teaching sport specific skills and drills, pick-up games, or during the use of sport specific equipment such as starting blocks, blocking dummies, hurdles, rebounders, ball machines, bats, balls, rackets, etc., would not be covered by the school policy.* Student athletes, cheerleaders, band members, club crew and color guard are also protected during group team travel in a school bus or van to and from the school and a covered FHSAA sanctioned interscholastic athletic event site. *Injuries during individual travel or travel in vehicles not owned or operated by the school are not covered by the school policy.* OCPS student athletes are also protected on school grounds while practicing for and competing in OCPS District High School "Fall League" baseball (boys), softball (girls) and basketball (boys & girls) during an ten (10) week period as scheduled and approved by OCPS. **Students may purchase additional coverage at [www.schoolinsuranceofflorida.com](http://www.schoolinsuranceofflorida.com) for open gyms and other non-school related activities during the off-season.** This policy does not cover all school activities or activities during the summer. Please review the listing of exclusions.

The School Sports policy is EXCESS INSURANCE. The policy will not allow anyone to profit by collecting duplicate benefits from several insurance sources. Any benefits that could be collected from any other insurance, PPO, HMO or other available source of coverage must pay first before parents are able to collect benefits from the school sports policy. If primary HMO or PPO coverage is available through your employer-sponsored plan, you should use the HMO or PPO approved doctors, hospitals and other providers for treatment of your child's injuries. **A parent must file a claim with any primary insurance coverage available. If you do not follow the guidelines of your HMO or PPO primary insurance networks, you will be solely responsible for paying any unpaid medical bills, or additional costs you may incur, that are not covered by the school sports policy.**

**INTERSCHOLASTIC SPORTS POLICY LIMITS**

The maximum medical benefits will not exceed \$25,000.00 per covered injury. The sports policy may not pay for all sports accident related medical expenses. Some bills may exceed the limits of the policy. The maximum policy benefits are listed below. For a claim to be considered eligible for policy benefits, an injured student must receive medical treatment by a licensed physician within *thirty (30) days* after the date of the original covered accident. The policy will pay for necessary, eligible medical treatment expenses that are rendered and billed within 52 weeks after the date of a covered accident subject to the following policy limits:

**Inpatient Hospital Benefits:** For daily Semi-Private Room & Board including all miscellaneous charges, supplies, services, operating room, implantable devices, etc., the policy pays up to \$2,000.00 per day; While in Intensive Care, including all miscellaneous charges, supplies, services, operating room, implantable devices, etc., the policy pays up to \$3,000.00 per day.

**Outpatient Hospital, Emergency Room or Same-Day Surgi-Center Benefits:** If outpatient major surgery is performed requiring general anesthesia, the policy pays up to \$6,500.00 for all hospital or Surgi-Center billed supplies, services and implantable devices; the policy will pay up to \$500.00 for use of the hospital's Emergency Room, (*Emergency Room benefit applies to injuries requiring emergency treatment within 72 hours of an accident*);

**Physician's Non-Surgical Office or Hospital visits and Consultations:** Initial non-surgical visit payable up to \$68.00; up to \$56.00 paid for necessary non-surgical follow-up visits; Physician Assistant Visits: \$48.00; if a Consultation with a Specialist is required, the policy will pay up to \$116.00 for one visit to a Specialist. **Surgery Fees:** Benefits for the primary surgeon are paid based upon the fee amounts stated in the 2008 Florida Work Comp Fee Schedule, Part A. **Assistant Surgeon's Benefit:** (when medically necessary) is payable up to 25% of the primary surgeon's allowable benefit. **Anesthesiology Administration Benefit:** is payable up to 20% of the primary surgeon's allowable benefit. **Policy limits for X-Rays, MRI, CAT, other Scans and Lab (including interpretation and reading fees):** All X-Rays: \$250.00; MRI, CAT and other SCANS: \$500.00 in the aggregate; Laboratory Expense: Up to \$150.00.

**Outpatient Physical Therapy Treatment Visits:** Limited to 10 visits per covered injury not to exceed \$40.00 per treatment visit.

**Orthopedic Appliances:** (When used for rehabilitation purposes): up to \$300.00. **Drug Store Prescriptions** (when prescribed by an M.D. for a covered accident): Up to \$100.00. **Emergency Ambulance Service:** Up to \$500.00 (Air or Ground)

**Dental Services: (Amount payable per injured tooth (includes x-rays):** up to \$500.00 for treatment of each injured tooth.

<Please refer to additional terms, provisions, definitions and important information on the back page>

**POLICY DEFINITIONS AND COVERED ACCIDENTS:** The Sports policy provides benefits for covered claims due to sports accidents. A "**Covered Accident**" is defined as a sudden, unforeseen, unexpected identifiable single event which results in accidental bodily injury to a covered athlete or cheerleader, independent of all other causes, occurring while the school policy is in force. Prolonged over-exertion or repeated injury due to non-accidental overuse is not considered a "**Covered Accident**". Policy benefits for heat exhaustion or fainting is provided if either occurs during or within one hour after participation in a school sports practice session or game. '**CONDITIONING**' is defined as: 'Weight Training' meaning the use of free weights and stationary apparatus. 'Cardiovascular Conditioning' meaning distance and interval training. Plyometrics meaning the use of pre-set conditioning programs. 'Conditioning' IS NOT teaching sport specific skills and drills and does not involve the use of sport specific equipment (i.e. starting blocks, hurdles, rebounders, ball machines, bats, footballs, rackets, etc.). **SURGERY** as defined in the policy means (a) the repair of a laceration that requires sutures (b) any cutting operation, or (c) the reduction of a fracture or dislocation; (treatment of a non-displaced fracture not requiring reduction is not considered a surgical procedure).

**PREFERRED PROVIDER NETWORK** is a listing of medical service providers, doctors and out-patient facilities, who have agreed to accept the school sports policy benefits, in most cases, not all, as payment in full for services rendered. It is the parent's responsibility to pay any charges that are not covered by the school insurance plan or any other insurance plan. Not all doctors and hospitals accept the school insurance policy benefits as payment in full for services rendered. Visit [www.schoolinsuranceofflorida.com](http://www.schoolinsuranceofflorida.com) for a listing of providers.

**NO PROFIT CLAUSE: The policy is EXCESS INSURANCE.** This means that any benefit payments that could be collected from any other insurance or similar plan must pay first. **(If a person fails to follow rules of a PPO or HMO type plan and loses benefits that could have been collected, these benefits will be classified as collectible and the school insurance policy benefits will be reduced by the amount that could have been collected from the HMO or PPO).** Total payment by all collectible insurance or plans shall never exceed the total reasonable medical expense incurred.

#### **THE SPORTS ACCIDENT INSURANCE POLICY DOES NOT COVER:**

- 1) Any expense not due solely to an accident during participation in a covered/approved interscholastic sport that is scheduled and sponsored by an OCPS Middle or Senior High School while under the direct supervision of a qualified OCPS authority.
- 2) Injury caused by or while under the influence of alcohol or drugs unless prescribed by a licensed physician.
- 3) Treatment performed by anyone retained by the schools or by any member of a covered person's immediate family.
- 4) Injury caused by participation in any type of non-school sponsored or non-school organized league or sport.
- 5) The existence or aggravation of a physical or mental infirmity, condition or disease, whether infectious, congenital, secondary or acquired in origin. Conditions or the aggravation of conditions that originated prior to the school policy Effective Date are not covered.
- 6) Any form of illness, sickness or disease including but not limited to the following: Pathological stress fractures, Perthes' Disease, Osgood-Schlatter's Disease, Osteomyelitis, Osteochondritis, Osteogenesis Imperfecta, Slipped Capital Femoral Epiphysis, Thrombophlebitis, Hysterical Reactions, Boils, 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, infections occurring other than as a result of such injury, detached retina, or treatment expense for similar conditions not due to accidental bodily injury. Hernia, in any form regardless of cause, Mental illness, Psychiatric evaluation or treatment expense.
- 7) Injury occurring during travel between the School and the home premises of a covered person.
- 8) Expense resulting from participating in activities for which benefits would be payable, in the absence of this insurance, under any high school or association-sponsored catastrophe sports accident policy or trust fund is expressly excluded from coverage.
- 9) Motor Vehicle Injury expense is payable up to \$2,000.00 only after all other motor vehicle and other primary insurance sources have paid.
- 10) Injury as a result of non-traumatic, repetitive, overuse syndrome not to exceed \$250.00.
- 11) Any Expense for which a benefit is not listed in the policy schedule of benefits.

***This description of insurance is not a contract and summarizes the Policy # 09-0135-2021 provisions, benefits and exclusions. Additional policy provisions and exclusions apply. Any difference between the policy and this description will be settled according to the provision of the Master Policy issued to the School Board.***

#### **HOW TO FILE A CLAIM**

1) Obtain a claim form from the Coach or Athletic Director's Office. Instructions appear on the claim form. The Coach must completely fill in the school area, PART B, sign and date the form. **It is the parent's total responsibility to make sure that the completed claim form is submitted to School Insurance of Florida's office within 90 days after the date of the accident.** Claims will not be paid if received after 90 days from the accident date. It is the parent/guardian's responsibility to ask Doctors and Providers what remaining balances you may be required to pay regarding this claim, if any. Visit [www.schoolinsuranceofflorida.com](http://www.schoolinsuranceofflorida.com) for a listing of providers and more information.

2) The school policy will not pay for any expense that can be obtained from any other valid form of primary insurance or coverage. It is the parent's total responsibility to file the claim with any other available insurance or valid source of coverage and then provide *School Insurance of Florida* with evidence of what the primary insurance has paid. School sports policy benefits cannot be paid based upon 'balance due' statements. When your claim has been processed by your primary insurance, mail a copy of the explanation of benefits (EOB) received and all originals or copies of itemized bills and the claim form to *School Insurance of Florida*.

**Important Note:** Please do not leave the claim form with the Hospital or Doctor's Office. It is the parent's responsibility to make certain that the student's accident is reported to *School Insurance of Florida* no later than 90 days after the date of accident to be eligible for policy benefits. **IF YOU HAVE CLAIM OR COVERAGE QUESTIONS CONTACT: SCHOOL INSURANCE OF FLORIDA**

Do not call the schools. The schools do not keep claim records and will not be able to answer claim questions.

**CLAIMS MUST BE SUBMITTED WITHIN 90 DAYS FROM THE DATE OF ACCIDENT TO:**

**SCHOOL INSURANCE OF FLORIDA, P.O. BOX 784268, WINTER GARDEN, FL 34778,**

**Local Phone: 407-798-0290 or 800-432-6915 FAX: 407-798-0296 [www.schoolinsuranceofflorida.com](http://www.schoolinsuranceofflorida.com)**

**SCHOOL INSURANCE CLAIM FORM**  
**CLAIM FORM AND NOTICE OF INJURY TO BE MAILED TO:**  
**SCHOOL INSURANCE OF FLORIDA, P.O. BOX 784268, WINTER GARDEN, FLA. 34778-4268**

The underwriting insurance company is Reliance Standard Life Insurance Co. Schaumburg, IL.

**PARENTS:** Policy limitations and exclusions are on the take home summary of insurance brochure. The Policy does not pay 100% of billed expense. It is the parent/guardian's responsibility to ask Doctors and Providers what remaining balances you may be required to pay regarding this claim, if any. This is **'Excess Insurance'**. You **MUST** file a claim with your primary insurance first. A school Official is required to fill out PART B only if the injury is school related. This form cannot be processed unless all questions are answered below and all signatures are in place. It is the duty of the claimant, (Parent/Legal Guardian), to furnish the company with itemized bills, explanation of primary insurance benefits paid, and this form completed. Visit School Insurance of Florida . Com for information regarding where to seek treatment and claim filing instructions. **THIS CLAIM FORM MUST BE FILED WITHIN 90 DAYS AFTER DATE OF ACCIDENT.** The policy allows for bills to be sent in for up to one year from the date of accident. **PLEASE DO NOT LEAVE THIS FORM WITH YOUR PHYSICIAN OR HOSPITAL.** It is the parent/guardian's responsibility to ask Doctors/ Providers what remaining balances you may be required to pay regarding this claim, if any.

**PART A: PARENT/GUARDIAN MUST COMPLETE AND SIGN PART A. Please print your answers.**

1. Name of School: \_\_\_\_\_ County: \_\_\_\_\_ Grade: \_\_\_\_\_  
2. Last Name of Student: \_\_\_\_\_ First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_  
3. Mailing Address of Parent: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
4. Home Phone # ( ) - \_\_\_\_\_ Date of Birth / / \_\_\_\_\_

**5) WE CANNOT PROCESS THIS CLAIM UNLESS YOU GIVE US A DETAILED DESCRIPTION OF HOW, WHEN AND WHAT OCCURRED, THAT CAUSED THE INJURY. (Use back of this form if more space is needed).** How? What? When? Be specific please.

6. **INJURY DATE:** Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_ Time \_\_\_\_\_ AM or PM - Where did the accident happen? \_\_\_\_\_

If this is sports related what is the name of the team or camp? \_\_\_\_\_

7. Nature of Injury or sickness (indicate part of body injured-such as broken arm, sprained ankle etc...) \_\_\_\_\_

8. **NAME OF ANY OTHER INSURANCE** that may provide benefits for this injury. (If none, say none. Do not leave this line blank). \_\_\_\_\_  
Other insurance includes but is not limited to the following: HMO's, PPO's BC/BS, United, Employer Benefits, ERISA, Medicaid, Welfare or Government Trust accounts, or Tri-care. **It is the parent/guardian's responsibility to ask Doctors and Providers what remaining balances you may be required to pay regarding this claim, if any. This policy will not pay for 100% of billed charges.** What is deductible or co-pay (if any)? \$ \_\_\_\_\_

**If you have a Medicaid plan please send a copy of your insurance card with this form.**

9. Address of claims office of insurance company on line 8. \_\_\_\_\_

10. Mother's Name and Employer: \_\_\_\_\_ Occupation: \_\_\_\_\_

Mother's Employer Address: \_\_\_\_\_ Telephone # \_\_\_\_\_

11. Father's Name and Employer: \_\_\_\_\_ Occupation: \_\_\_\_\_

Father's Employer Address: \_\_\_\_\_ Telephone # \_\_\_\_\_

*\*\*\*The above answers are true and correct. I hereby authorize any person or institution to release any information requested by the insurance company or its agent to them, including history and physical, diagnosis or other medical or insurance information. A photo static copy of this authorization shall be considered as effective and valid as the original. FLORIDA LAW: "Any person who knowingly and with intent to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony of third degree."*

PARENT/  
12. GUARDIAN SIGN HERE: \_\_\_\_\_ Today's Date: \_\_\_\_/\_\_\_\_/\_\_\_\_ Print Name: \_\_\_\_\_

**PART B - Must be filled out and signed by a School Official for ALL school sports related injuries. Must be filled out for all other school related injuries unless the student purchased the 24 Hour Plan.**

1. WE CANNOT PROCESS THIS CLAIM UNLESS YOU GIVE US A DETAILED DESCRIPTION OF HOW THE ACCIDENT OCCURED THAT CAUSED THE INJURY. Please be specific. (Use back of this form if more space is needed.)

2. Injury Date: Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_ Time \_\_\_\_\_ AM or PM Part of body injured (include whether right or left) \_\_\_\_\_

3. At the time of the injury was the student involved in a school sponsored, funded, scheduled and supervised activity? YES NO

**Please select or list the interscholastic sport or activity the student was participating in. Circle One.**

P.E. Class - Football Game - Football Practice - Soccer - Volleyball - Baseball - Softball - Track - Wrestling - Flag Football - Competitive Cheerleading - Rugby Lacrosse-- Side line Cheerleading - Basketball OTHER LIST \_\_\_\_\_

4. Under whose supervision(witness)? \_\_\_\_\_ What date has the Athlete returned to play if applicable? \_\_\_\_/\_\_\_\_/\_\_\_\_

5. Print Name of School Official \_\_\_\_\_ School phone Number: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**6. Original Signature of School Official** \_\_\_\_\_ (Only if injury is School Related) Today's Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Please **DO NOT LEAVE THIS FORM** with the Doctor or Hospital. Mail to School Insurance of Florida immediately upon completion.

**PLEASE FOLLOW THESE INSTRUCTIONS TO FILE A CLAIM**

- 1) You must file your claim with your other (Primary) insurance company first. Other insurance include, but not limited to: HMO's, PPO's BC/BS, United, Employer Benefits, HSA's or Tri-care. ***This is secondary coverage*** and may not pay for 100% of medical expenses incurred. When your claim has been processed by your primary insurance; mail a copy of the explanation of benefits (EOB's), the itemized bills to *School Insurance of Florida*. **We cannot accept a balance due statement, itemized bills are required.** ***Important note:*** **Please do not leave the claim form with the Hospital or Doctor's Office.** Participants can seek treatment from any licensed provider of service. **It is the participants responsibility to find out what out of pocket expenses they could incur. Please ask your provider of service if they are in your primary network. Visit School Insurance of Florida .Com for provider information.**
  
- 2) **A completed School Insurance of Florida Claim Form must be submitted within 90 days from the date of the incident.** If the condition is school related or happened at school Part B must be completed. If the condition did not happen at school complete Part A and mail directly to School Insurance of Florida. For additional information please contact School Insurance of Florida 1-800-432-6915.
  
- 3) The plan administrator mailing address is: **School Insurance of Florida**  
**P.O Box 784268**  
**Winter Garden, FL. 34778-4268**

**Reasons claims are delayed for processing:** 1. Claim Forms Not Completed In Full or Not Submitted. 2. Balance Due Statements, Balance Forward Statements, or Past Due Statements submitted instead of the correct Medical Itemized Bills (UB-04/92 or HCFA-1500) which are standard forms used by providers of service or Doctors. 3. Explanation of Benefits from Primary Insurance Carrier not provided with the correct bills.

***If we do not receive your reply within 45 days, we will close our file. However, upon receipt of the requested information, we will reopen the file and process your claim in accordance with the policy provisions.***

ADDITIONAL

COMMENTS:

---

---

---

---