

RIDLEY SCHOOL DISTRICT

ADMINISTRATIVE OFFICES
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cmajers@ridleysd.org

MR. CHARLES MAIERS
SUPERINTENDENT

2026-2027 SCHOOL YEAR INTERSCHOLASTIC SPORTS ACCIDENT PROGRAM

Dear Parent (s) and/or Guardian (s):

The Ridley School District provides an “ATHLETIC ACCIDENT INSURANCE PROGRAM” through American Management Advisors & underwritten by **AXIS** Insurance Company, for all students participating in * **Interscholastic Sports** for our School District. This program is limited to Middle School & High School Interscholastic Sports; Including Band; Cheerleaders, and Majorette participants.

This program covers sport’s related Claim expenses incurred in the event of an accident during Interscholastic Sports participation. The insurance program is designed to supplement your existing medical insurance as follows:

- 1) We pay the first one hundred (\$100) dollars of covered medical expenses, provided a claim form for these expenses is completed within 90 days of the accident & the bills submitted for the claim.
- 2) Bills **exceeding** one-hundred (\$100) dollars **must** be submitted to your current medical carrier. Any Deductibles, Co-payments, Uncovered expenses, or if **no** current medical insurance is available, then submit **all** claims for possible payment, directly to:
Co-ordinated Benefit Plans, on behalf of AXIS Insurance Company
P.O. Box 20874, Tamp, FL 33622
Phone: 866-669-7577 Fax 800-561-8084 Email: AXISClaims@CBPINSURE.COM

Pick up claim forms from within your School or from the Office.

NOTE: Dental Treatment is Limited (\$100,000)
Accidental Death is Limited to \$10,000 for Athletes and \$5,000 Non-Athletes.

Detach & Return

As a parent or guardian of a Ridley School District Student playing an Interscholastic Sport, I have read the above letter & understand the terms, conditions, & limitations of the Athletic Insurance provided by the School District. For the school’s records, I have indicated below the name of my health insurance carrier.

(DATE)

Parent or Guardian’s Signature

Health Insurance Carrier

Student’s Name

It is the mission of the Ridley School District to create a caring environment that gives all students the opportunity to achieve their fullest personal and academic potential in order to become productive and responsible citizens.





How to File a Medical Claim

(For Student, Athletic, and Special Risk Accident Insurance Policies)

Attached is a claim form for your accident policy.
Please forward claims and questions to the following address:

Co-ordinated Benefit Plans, on behalf of AXIS Insurance Company
P.O. Box 20874, Tampa, FL 33622
Phone: 866-669-7577 Fax: 800-561-8084
Email: AXISClaims@CBPINSURE.COM

Step 1: Submit a completed Notice of Claim (claim form) via either by mail or by email.

The Participating Organization (not the Parent, Claimant or Agent) should:

- ☐ Fully answer each item in Part I, The Participating Organization Report.
- ☐ Read the fraud warning statement and sign the form where indicated in Part I.

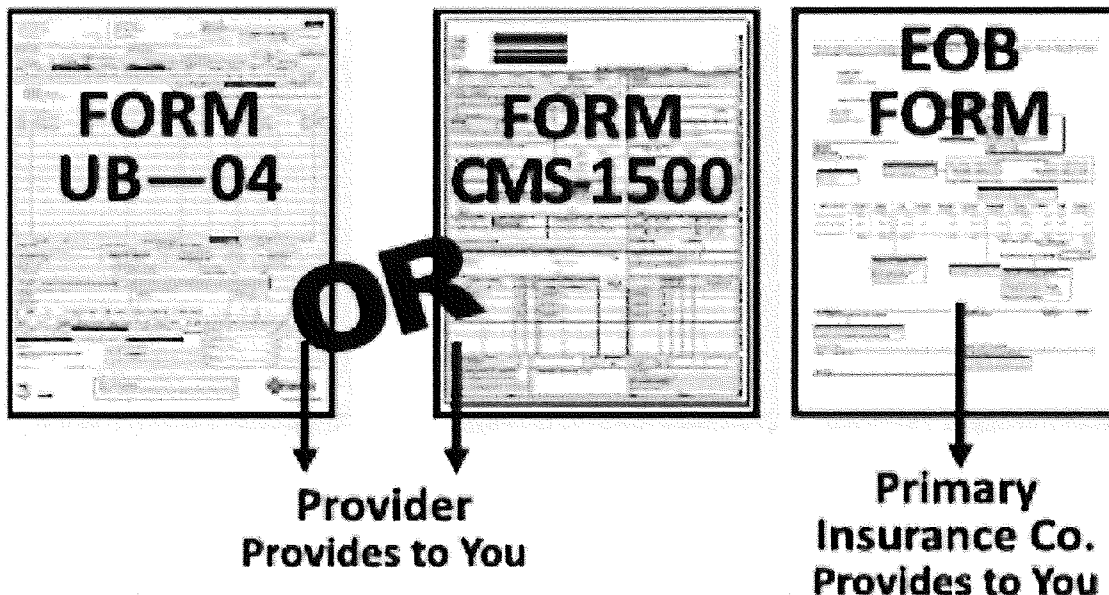
The Parent/Guardian or Adult Claimant should:

- ☐ Fully answer each item in Part II, Other Insurance Statement.
- ☐ Review Part III, Authorizations
- ☐ Read the fraud warning statement on and sign where indicated on the bottom of the Claim Form.

Step 2: Submit itemized medical bills for payment consideration to our office. If other insurance exists, include the other insurance company's corresponding Explanation of Benefits (EOBs).

Helpful information for submitting claims and expediting payment.

- A fully completed Claim Form is required for each accident/injury. Claims submitted with incomplete information will not be paid pending receipt of the missing information.
- The acceptance of a claim form by an Insurance company is not an admission of coverage
- Providers may wish to bill us directly. If they do, please ensure a completed claim form has first been submitted to our office.
- In order to ensure we receive complete claim information, we suggest providers submit standardized billing statements (called "UB-04" for hospital charges and/or a "CMS-1500" for Physician Charges – examples below).
- Unless proof of payment is submitted with the medical bill (a copy of the check, a medical bill that indicates the claimant has made all or partial payment or zero balance information) claim payment is generally sent directly to the medical providers.





PART I – PARTICIPATING ORGANIZATION STATEMENT

Policy Number:		Policyholder / Organization Name:		Event, Activity or Sport:	
Name of School:		Street Address	City	State	Zip Code
Claimant's Name (Injured Person)		Social Security Number	Gender ☐ M ☐ F	Date of Birth	E-Mail Address
Address of Injured Person and Best Contact Phone Number (Include Area Code)					
Date and Time of Accident		Place where Accident Occurred		The injured person was a: ☐ Participant ☐ Staff Member ☐ Other	
Dental Claims	Indicate which Teeth were Involved in the Accident		Describe Condition of Injured Teeth Prior to Accident: ☐ Whole, Sound, and Natural ☐ Filled ☐ Capped ☐ Artificial		
Type of Injury (Indicate Part of Body Injured – e.g. broken arm, sprained ankle, etc.)			Did Injury Result in Death? ☐ YES ☐ NO		
Describe How Accident Occurred – Provide All Possible Details					

Did Accident Occur (Check Yes or No for Each of the Following):

- | | |
|---|--|
| A. During a participating organization sponsored & supervised, or sanctioned activity? | ☐ YES ☐ NO |
| B. On activity premises? | ☐ YES ☐ NO |
| C. While traveling directly and uninterruptedly to or from the activity? | ☐ YES ☐ NO |
| D. During a participating organization practice? ☐ YES ☐ NO or competition? | ☐ YES ☐ NO |

Signature of Participating Organization Representative	Name and Title of Representative	Date
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PART II – OTHER INSURANCE STATEMENT

Do you/spouse/parent have medical/health care or are you enrolled as an individual, employee or dependent member of a Health Maintenance Organization (HMO) or similar prepaid health care plan, or any other type of accident/health/sickness plan coverage through an employer, a parent's employer or other? YES ☐ NO ☐

If Yes, name of insurance company: _____ Policy #: _____

Mother's (Guardian's) primary employer name, address & telephone: _____

Father's (Guardian's) primary employer name, address & telephone: _____

Are you eligible to receive benefits under any governmental plan or program, including Medicaid?

☐ YES ☐ NO If yes, please explain: _____

IF OTHER INSURANCE EXISTS, PLEASE SUBMIT COPIES of their EXPLANATION OF BENEFITS

PART III – AUTHORIZATIONS

I authorize medical payments to physician or supplier for services described on any attached statements enclosed. If not signed, please provide proof of payment.

SIGNATURE _____ DATE _____

I authorize any physician, medical professional, hospital, covered entity as defined under HIPAA, insurer or other organization or person having any records, dates or information concerning the claimant to disclose when requested to do so, all information with respect to any injury, policy coverage, medical history, consultation, prescription or treatment, and copies of all hospital or medical records or all such records in their entirety to **Co-Ordinated Benefit Plans, on behalf of AXIS Insurance Company** or its designated administrator. This authorization shall remain valid for a period of two years from the date signed. A photo static copy of this authorization shall be considered as effective and valid as the original. A copy of the authorization is available upon request of the company.

I agree that should it be determined, at a later date, there is other insurance (or similar), to reimburse **Co-Ordinated Benefit Plans, on behalf of AXIS Insurance Company** to the extent of any amount collectible. I understand that any person who knowingly and with the intent to defraud or deceive any insurance company; files a claim containing any material by false, incomplete or misleading information may be subject to prosecution for insurance fraud.

SIGNATURE _____ DATE _____

Important Notice

- ❖ ***In General, and specifically for residents of Arkansas, Illinois, Louisiana, Rhode Island and 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.
- ❖ ***For Residents of Alabama:*** 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 restitution fines and confinement in prison, or any combination thereof.
- ❖ ***For residents of California:*** For your protection California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.
- ❖ ***For residents of 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.
- ❖ ***For residents of the District of Columbia:*** 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.
- ❖ ***For residents of 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.
- ❖ ***For residents of Kentucky:*** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance 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.
- ❖ ***For residents of Maine, Tennessee and Washington:*** 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.
- ❖ ***For residents of Maryland:*** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
- ❖ ***For residents of 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.
- ❖ ***For residents of New Jersey:*** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
- ❖ ***For residents of 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.
- ❖ ***For residents of 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.
- ❖ ***For residents of 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.
- ❖ ***For residents of 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.
- ❖ ***For residents of Oregon:*** Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.
- ❖ ***For residents of 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 insurance act, which is a crime and subjects such person to criminal and civil penalties.
- ❖ ***For residents of 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.
- ❖ ***For resident of Virginia:*** Any person who with the intent to defraud or knowing that he is facilitating a fraud against an insurer submits an application or files a false or deceptive statement may have violated state law.