



ASCIP's Emergency Response & Medical Treatment Coverage

How To File A Claim

Emergency Response Coverage:

1. Parent/guardian or claimant submits invoice(s) to personal healthcare insurance for initial payment.
2. Parent/guardian or claimant provides itemized invoice(s) of unpaid expenses to member district.
3. Member submits copies along with school incident report to ASCIP claims department for review and processing.

Student Medical Treatment Coverage:

1. Parent/guardian submits invoice(s) to personal healthcare insurance provider for initial payment.
2. Member completes their section of AG Administrators claim form and submits copy along with incident summary to AG Administrators.
3. Member provides parent/guardian originally signed claim form.
4. Remainder of claim form is completed and submitted by parent/guardian directly to AG Administrators, along with itemized unpaid invoice(s).

Accidents happen. Medical emergencies arise. Incidents requiring medical services occur on school campuses regularly, and many times, districts are looked upon to cover the medical expenses regardless of liability or fault. When these situations arise, ASCIP is your partner to provide assistance.

ASCIP's Endorsement No. 4 in the Memorandum of Coverage (MOC) entitled "Emergency Response & Medical Treatment Coverage Reimbursement" provides relief for these situations.

Emergency Response (911 Coverage)

When a medical emergency occurs requiring emergency response on district property, hesitation to call 9-1-1 may arise due to the uncertainty of who will pay for these services. Through this coverage, reasonable expenses for summoning emergency response are eligible for reimbursement when the expense is not covered by another source. Coverage

includes on-site medical care and subsequent transportation to a medical facility in order to safeguard the health of a student or other non-employee arising out of an incident on district property.

Emergency response can be summoned as many times as needed, and the use of this benefit is not factored into a member's renewal premium.

Student Medical Treatment Coverage

When accidents occur causing injuries and there is limited or no healthcare available, sometimes parents look to the school district for help with paying the medical bills and out-of-pocket expenses.

Through the Medical Treatment Coverage, reasonable medical expenses are eligible for reimbursement from injuries to pre-K through grade 12 students or preschool children on college campuses, arising from accidents while at school

or a school sponsored/supervised activity.



Points of Interest

- These coverages do not replace the obligation to offer student accident insurance under California's Education Code.
- ASCIP's emergency and medical coverages are excess over other insurance available to the injured party.
- The Emergency Response reimbursement is generally not for employees since typically employee injuries are paid for by workers' compensation or health benefits.
- Medical Treatment Coverage is only for students pre-K to grade 12, and college child care facilities.

Limits in Coverage

Emergency Response:

- \$2,500 / occurrence
- No aggregate
- No deductible

Medical Treatment:

- \$15,000 / occurrence
- \$10,000 / occurrence if scholastic Football related
- No aggregate
- \$250 deductible paid by ASCIP — No member deductible!