

Student Accident Coverage

Providing Peace of Mind for Parents While a Child is at School

Parent
Claims
Process

Student Accident Insurance is designed to provide coverage for student injuries and accidents. Coverage is available to all students who may become injured during normal operational hours, as well as during **school supervised after-school activities and summer sessions.**

Student Accident Coverage is an accident policy and does not replace a parent's major medical insurance. The plan pays secondary to other insurance, including parent's major medical coverage. It is designed to help pay items such as deductibles, co-pays, co-insurance and many other out-of-pocket expenses.

The *Educator Resources'* Student Accident plan is a top-ranked insurance plan in the Christian school community that provides peace of mind and protection to hundreds of thousands of students across the U.S.



Submit A Claim Successfully With These Easy Steps

When you receive the claim form from the school, complete the following steps:

1. **Parent should ensure accuracy of Part 1 of Claim Form, which will be completed by school.**
2. Parent should complete **Part 2** of the Claim Form and retain a copy.
3. Parent may fax or mail the claim form, along with any Explanation of Benefits (EOB) and itemized bills. (Faxing the form to 317-575-2256, "Attention Student Accident Claims" is the quickest way to ensure a claim has been received.)
4. Parent should present primary insurance at any care facility where their child is being treated. Student Accident insurance information should only be used after the parent's primary insurance is processed at the time of treatment. Remember, Student Accident insurance is designed to help cover items, such as: deductibles, co-pays, coinsurance and many other out-of-pocket expenses.
5. When a parent has primary insurance, the claims administrator (**Seven Corners, Inc.**) needs the Explanation of Benefits (EOB), which details what the primary insurance carrier paid. To obtain an EOB, the parent should call their insurance company and request a copy of each statement. **Once obtained, the parent should fax each EOB with its corresponding bill to 317-575-2256.** The parent should reference the child's name and the school policy number on each EOB for processing. Failure to include the EOB from the primary insurance carrier may result in the claims process being delayed.

Typical Coverage Benefits

- ✓ Covers all students daycare and K-12;
- ✓ Covers a 12-month period;
- ✓ Treatment by a Physician;
- ✓ Hospital Services;
- ✓ Services of a licensed practical nurse or RN;
- ✓ Use of an operating room, anesthesia (including administration thereof), laboratory services;
- ✓ Use of an ambulance;
- ✓ Use of an Ambulatory Surgical/Medical Center;
- ✓ If ordered by a Physician, prescription medicines, drugs, or any other therapeutic services or supplies;
- ✓ Injuries must be reported within 90 days of incident.

**This is a generic summary of typical coverage benefits. Please see the school's policy for exact plan details and coverages.*

Submit All Claims to:

Seven Corners, Inc.
Claims Office: 303 Congressional Blvd
Carmel, IN 46032
Claims Hotline: 877.444.5009
Claims Fax: 317.575.2256
Email: Markel.claims@sevencorners.com

**For more information and other Parent FAQs, visit
www.StudentAccident.net.**