



BOYS & GIRLS CLUBS
OF MOULTRIE/COLQUITT COUNTY

The Boys & Girls Club of Moultrie/Colquitt County, Inc.

Membership Insurance Coverage

All members of the Boys & Girls Club of Moultrie\Colquitt County, Inc. are covered by a secondary accident insurance policy when they are participating in Boys & Girls Club-sponsored activities. This letter contains an explanation for members and parents of the accident plan's benefits.

The following conditions are in effect regarding the membership insurance.

1. It has a \$1000 deductible per each occurrence. This deductible will be covered by the parent or guardian.
2. It is a secondary policy, meaning it will pay only after the primary insurer has settled.
3. It becomes primary insurer only if the member is not covered by any other policy. The parent or guardian will have to sign an affidavit to this effect.

An accident report should be submitted to the Boys & Girls Club within twenty-four hours of an injury. Forms are provided by the Club for this purpose. If it occurs during after-school or summer program activities, it should be completed by the staff person who is supervising the member.

We will need the following items in order to file a claim:

1. Completion of a claim form provided by our insurance carrier
2. Copies of all medical bills
3. EOB (Explanation of Benefits) from primary insurance carrier

We do encourage you to obtain and submit the claim form if you know that you will have medical bills. This will facilitate the process with our carrier while you are waiting on the primary insurer's settlement.