

WHAT TO DO WHEN A PLAYER HAS A CLAIM

Excess Accident coverage is automatically provided to registered members of the Florida Youth Soccer Association as part of the registration fee. The Accident policy provides coverage for registered players during sanctioned events, including regularly scheduled practices and games. This cover is excess above the player's own family health insurance.

There is a \$1000 deductible on each claim. The insurance company will pay 80% of the eligible amount after the deductible has been applied. The claimant is responsible for the other 20% of the next \$10,000 to a max out of pocket cost of \$3000 per injury.

Coverages/Benefits: Accident-Medical \$50,000 Maximum; Accidental Death \$10,000 Principal Sum; Accidental Dismemberment \$10,000 Maximum.

Complete the Youth Soccer Case Report (claim form), which is obtained on-line under the Injuries or Forms section of the Titusville Soccer Club web page (<http://www.titusvillesoccer.com/Forms/forms.php>), or may be obtained from your District Commissioner or Coach. The form must be signed by the Coach, District Commissioner, parent or legal guardian.

The fully completed, signed claim form must be returned for processing to:

**M.E. Wilson Company, Inc.
P O Box 373
Tampa, FL 33601**

- Be sure to include any itemized doctor bills as well as all Explanation of Benefits that you receive from your primary insurance carrier.

What keeps the Insurance Company from paying your claim?

- Incomplete or unsigned claim forms.
- “Balance forward statements” from the Healthcare providers rather than Itemized Billings.
- Failure to provide your insurance company’s explanation of benefits.

PLEASE REMEMBER

You are responsible for the first \$1000 of your claim and 20% of the next \$10,000 to a max out of pocket cost of \$3000 per injury.

If you have any questions about reported claims, completing the claim form, or need additional copies of the claim form, feel free to call the FYSA Claims Department at M. E. Wilson Company, Inc. at 1-888-229-8021.