

SCCA PARTICIPANT ACCIDENT INSURANCE CLAIMS PROCEDURES

I. PARTICIPANT RESPONSIBILITIES – (SCCA Participant Accident Coverage is on an excess basis. Personal Insurance of Participants is Primary.)

A. Coverage Requirements – To be eligible for coverage under the SCCA Plan, a person must have:

1. Signed the proper event waiver release form and received an SCCA credential for the event.
2. Sustained an event-related accident and reported the accident to the event safety steward, chief event official or the event medical facilities/officials prior to the end of the event.

B. P.A. Claim Reporting - The injured party should:

1. Advise the health care provider (hospital) of all medical coverage's which may apply (ex. Employer's policy, personal medical policy) including SCCA's Plan. (This will help the insurers coordinate the various policies and benefits and avoid payment delays.)
2. Submit claim to any primary medical insurance carrier.
3. Make sure remaining bills and deductibles are itemized and sent within 60 days of the injury to:

Acordia Insurance & Risk Management
PO Box 983
Houston, TX 77046-0983
Attn: SCCA Claims

C. Liability Incident Reporting

1. If an incident causes bodily injury to a non-participant (spectator) or damage to spectator's property, inform the proper event official (Safety Steward) who is responsible for reporting the incident to Risk Management.

II. EVENT OFFICIAL REPORTING

A. Participant Accident Incidents – The proper event official (usually the Safety Steward) is responsible for preparing an Incident Report Form and Insurance Claim Form ("Green Card") for each incident. The event official should:

1. Tear off the bottom portion of the Green Card and give it to the injured person or his/her representative. Mail the remainder of the Green Card immediately (postage is pre-paid).
2. Mail the white copy of the Incident Report and any supporting documents to the Risk Management Department immediately after the event (mail the yellow copy to the Divisional Safety Administrator).
3. Call in serious incidents (See SCCA Emergency Phone Instructions (800) 770-9994).

B. Liability Incidents

1. Fill out an Incident Report if an incident causes property damage.
2. Immediately call in any incident involving bodily injury to a spectator (see SCCA Emergency Phone Instructions (800) 770-9994).
NOTE: Additional details concerning policy coverage, exclusions and conditions apply and are available from the Risk Management Department.
Please call if you have any questions.