



AKC RECOGNIZED JUDGES ACCIDENTAL INJURY COVERAGE FREQUENTLY ASKED QUESTIONS

Q What is the coverage intent of this policy?

The Insurance Company will pay those sums accrued by AKC recognized/approved judges as a result of an injury obtained during an approved AKC Event including travel to and from home. Coverage is subject to policy terms and conditions.

Q When is coverage effective?

Coverage effective June 1, 2019 to June 1, 2020

Q Who is the insurance company?

Philadelphia Indemnity Insurance Company

Q When do AKC judges have coverage under this policy?

AKC recognized/approved judges have coverage under this policy during an approved AKC event including travel to and from home.

Q Who has coverage under this policy?

All AKC recognized/approved judges while performing their duties in the capacity of a judge for AKC Approved events.

Q What limit of coverage is available under this policy?

The policy provides each judge with \$100,000 limit per covered accident. Coverage applies in excess of collectible health plan coverage.

Q Is there a deductible under this program?


No.

Q Are there exclusions under this policy?

Yes. However the exclusions are standard to the insurance industry for this type of coverage and include but are not limited to:

1. preexisting conditions or diseases, as defined in section 52.2(u) of this Part, or section 3232 or 4318 of the Insurance Law, except for congenital anomalies of a covered dependent child; subject to limitations set forth in subdivision (f) of this section, sections 52.17(a)(27)-(28), 52.18(a)(5) and 52.20 of this Part;
2. mental or emotional disorders, alcoholism and drug addiction, except that coverage must be made available or provided pursuant to section 52.7 of this Part and sections 3221 and 4303 of the Insurance Law. Medicare supplement insurance issued pursuant to section 52.11 of this Part and Part 58 of this Title shall not include limitations or exclusions which are more restrictive than those of Medicare for this
3. pregnancy, except to the extent coverage is required pursuant to sections 3216, 3221, 3232, 4303, and 4318 of the Insurance Law, and except for complications of pregnancy as defined in section 52.2(e)
4. illness, accident, treatment or medical condition arising out of:
 - i. war or act of war (whether declared or undeclared); participation in a felony, riot or insurrection; service in the Armed Forces or units auxiliary thereto;
 - ii. suicide, attempted suicide or intentionally self-inflicted injury;
 - iii. aviation, other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline; and

5. cosmetic surgery, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect. However, if the policy provides hospital, surgical or medical expense coverage, including a policy issued by a health maintenance organization, then coverage and determinations with respect to cosmetic surgery must be provided pursuant to Part 56 of this Title
6. foot care, in connection with corns, calluses, flat feet, fallen arches, weak feet, chronic foot strain or symptomatic complaints of the feet; unless the policy is issued as Medicare supplement insurance pursuant to section 52.11 of this Part and Part 58 of this Title, in which case the policy shall not include limitations or exclusions more restrictive than those of Medicare for this type of benefit;
7. treatment provided in a government hospital; benefits provided under Medicare or other governmental program (except Medicaid), any State or Federal workers' compensation, employers' liability or occupational disease law; benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable; services rendered and separately billed by employees of hospitals, laboratories or other institutions; services performed by a member of the covered person's immediate family; and services for which no charge is normally made;
8. dental care or treatment, except for such care or treatment due to accidental injury to sound natural teeth within 12 months of the accident and except for dental care or treatment necessary due to congenital disease or anomaly;
9. rest cures, custodial care and transportation, unless the policy is issued as Medicare supplement insurance pursuant to section 52.11 of this Part and Part 58 of this Title, in which case the policy shall not include limitations or exclusions more restrictive than those of Medicare for this type of benefit; and
10. coverage while the insured is outside the United States, its possessions or the countries of Canada and Mexico.

 **What does an AKC judge do if they need to file a claim?**

Contact Jade Whitehead at McGriff Insurance Services with information regarding the incident.

Included in this packet of information is an incident/claim form with information that will need to be provided to McGriff Insurance Services.

Please have this information available when contacting Jade. You may also fax or email the incident/claim report to Jade at 770-725-5282 or Jade.Whitehead@McGriffInsurance.com

If I have questions about the coverage, who do I call?

Jade Whitehead with McGriff will answer your questions regarding coverage. Jade can be reached at 678-726-0552 or Jade.Whitehead@McGriffInsurance.com

ACCIDENT CLAIM FORM

MAIL TO: NAHGA Claim Services
 P.O. Box 189
 Bridgton, ME 04009
 Email: claims@nahga.com
 File claims electronically: Payer ID 67788

Questions: Contact 800-952-4320 Fax: 207-647-4569

INSTRUCTIONS (SIGNATURE SECTION MUST BE COMPLETED AT THE BOTTOM OF ALL THREE PAGES)

- All fields must be completed
- Part I – Must be completed by Policyholder
- Part II – Must be completed by Claimant or by the Parent or Guardian, if the Claimant is a minor
- Send copies of itemized bills showing provider's name, address, tax ID number, diagnosis and procedures codes.
- Attach explanation of benefits, additional bills with record of payment or denial from primary insurance carrier. This does not apply if the accident policy provides primary coverage
- All benefits will be payable to the physicians and providers, unless accompanied by paid receipts
- If employed, but have no other insurance, forward employer(s) letter on employer(s) letterhead to that effect.
- For additional instructions about how to file a claim please visit www.ajfusa.com/claims

Claimants eligible for Medicaid benefits must first file for benefits under this policy before submitting expenses to Medicaid.

PART I – POLICYHOLDER REPORT (Signature is required at the end of this section)

1. Policy Number:
2. Name of Policyholder:
3. Policyholder Address:
4. City: State: Zip:
5. Policyholder Contact: Email: Phone: Fax:
6. Last name of Claimant: First name of Claimant:
7. Social Security Number: Date of Birth:
8. Sex: ~~XXXXXX~~ or ~~XXXXXX~~ Female
9. Grade (if applicable): Check one (if applicable) Day School Boarding
10. Nature of injury: **(Describe, fully indicate what part of the body was injured – e.g. broken arm, sprained ankle) Must be a bodily injury due to accident.**

11. Describe how the accident occurred, provide all details.
Attach a separate sheet, if necessary (include name of sport / activity)

12. Did the accident occur:

a. During a Policyholder supervised / authorized activity?	Yes	No
b. During a Policyholder sponsored activity?	Yes	No
c. During scheduled Policyholder hours?	Yes	No
d. While traveling to or from a Policyholder sponsored and supervised activity?	Yes	No
e. Off Policyholder premises, at home, during the weekend, holiday or summer vacation?	Yes	No

13. Date of Accident: Time of Accident: A.M. P.M
 Place of Accident:

14. Name and title of person supervising activity:
 Was he or she a witness? Yes No

15. List other Policyholder insurance. **Attach a separate sheet, if necessary.**

Type of Policy	Policy Number

Signature of Authorized Policyholder Representative

Title

Date

PART II

(To Be Completed by Claimant or Parent / Guardian, if Claimant is a Minor)

- 1. Name of Claimant or Father / Guardian:
Social Security Number: _____ Email Address: _____
- 2. Name of Mother or Guardian:
Social Security Number: _____ Email Address: _____
- 3. Street address of Parents or Claimant Guardian:
City: _____ State: _____ Zip: _____
Telephone Number: _____
- 4. Father or Guardian's Insurance Company:
- 5. Mother or Guardian's Insurance Company:
- 6. Name and address of Claimant or Father / Guardian's employer, if a minor:
Employer's Name: _____
Employer's Mailing Address: _____
City: _____ State: _____ Zip: _____
- 7. Name and address of Claimant or Mother / Guardian's employer, if a minor:
Employer's Name: _____
Employer's Mailing Address: _____
City: _____ State: _____ Zip: _____
- 8. List all other insurance policies under which Claimant is insured:

Type of Policy	Policy Number

The Affordable Care Act requires Philadelphia Indemnity Insurance Company to request verification that no other coverage is in force from the employer(s) of the claimant or the parent / guardian if under the age of 26.

- 9. Is the Claimant enrolled in, a member of, or a participant of any of the following as an individual, employee or dependent? If yes, please provide a copy of the insurance card (front and back).
 - a. Preferred Provider Organization (PPO) or similar prepaid health plan? Yes No
If yes, name of PPO Organization: _____
 - b. Health Maintenance Organization (HMO) or similar prepaid health plan? Yes No
If yes, name of HMO or organization: _____

- 10. If Claimant has health care coverage as a dependent from a previous marriage as mandated in a divorce decree, please provide the following:

Name of Policyholder	Name of Insurance Company	Policy Number

AFFIDAVIT

I verify that the statement on the other insurance is accurate and complete. I understand that the intentional furnishing of incorrect information via the U.S. Mail may be fraudulent and violate federal laws as well as state laws. I agree that if it is determined at a later date that there are other insurance benefits collectible on this claim I will reimburse the Company to the extent for which the Company would not have been liable.

AUTHORIZATION TO RELEASE INFORMATION

I authorize any Health Care Provider, Doctor, Medical Professional, Medical Facility, Insurance Company, person or Organization to release any information regarding medical, dental, mental, alcohol or drug abuse history, treatment or benefits payable, including disability or employment related information concerning the patient, to Philadelphia Indemnity Insurance Company, its employees and authorized agents for the purpose of validation and determining benefits payable. I further authorize any Philadelphia Indemnity Insurance Company to furnish the Policyholder or its agents, any and all information with respect to my insurance claim for the purpose of assisting with claims adjudication. This data may be extracted for audit or statistical purposes. I understand that I have the right to revoke this authorization in writing at any time and that such a revocation is not effective to the extent that such authorization has already been relied upon.

PAYMENT AUTHORIZATION (Signature is required at the end of this section)

I authorize all current and future medical benefits, for services rendered and billed as a result of this claim, to be made payable to the physicians and providers indicated on the invoices, unless paid receipts accompany this form.

Claimant Signature (Parent or guardian, if the claimant is a minor)

Date

CLAIM FORM FRAUD STATEMENTS (Signature is required at the end of this section)

ALABAMA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison or any combination thereof.

ARIZONA: For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

ARKANSAS, RHODE ISLAND AND WEST VIRGINIA: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

CALIFORNIA: For your protection California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

COLORADO: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

DELAWARE and IDAHO: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

DISTRICT OF COLUMBIA: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

FLORIDA: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

INDIANA: A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

KANSAS: Any person who, knowing and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

KENTUCKY: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

MAINE, TENNESSEE, VIRGINIA, and WASHINGTON: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

MARYLAND: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

MINNESOTA: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

NEW HAMPSHIRE: Any person who, with a purpose to injure, defrauds, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

NEW JERSEY: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

NORTH CAROLINA and OREGON: Any person who, with intent to defraud or knowing that he/she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, commits insurance fraud, which is a crime and subjects the person to civil and criminal penalties.

OHIO: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

OKLAHOMA: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

PENNSYLVANIA: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

TEXAS: Any person who knowingly presents a false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

NEW YORK: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Claimant Signature (Parent or guardian, if the claimant is a minor)

Date