Tips for Efficient Claim Processing
K&K Insurance

1. Student Accident Insurance is excess or secondary insurance. This means that payment can not be made until charges have been processed through the student's primary health insurance (if any).

2. The Claim Form must be completed in its entirety.
   - Section 1 & the Other Insurance Questionnaire must be completed and signed by a parent or guardian.
   - Section 2 must be completed by a school official with knowledge of the accident.

3. The date of the accident and a detailed description are required to verify that the incident occurred while participating in a school sponsored and supervised activity.

4. Once completed, parents or guardians should submit the claim form directly to K&K Insurance within 60 days of the accident to establish the claim. The address and phone number for the location that processes the claims is listed on the claim form,

5. In addition to the claim form, parents/guardians should also submit the following documentation as soon as it becomes available in order for the company to process payment:

   - Itemized physician, hospital, or other provider bill that includes the diagnostic and procedure codes.
     - For hospital charges, this form is called a Form UB04.
     - For physician/ancillary charges, the form is called a Form CMS1500.
   - Explanation of Benefits (EOB) from the student's primary health insurance carrier showing where charges have been processed through them first.

For questions regarding claims:

K&K Insurance (Claims Processor)

800-237-2917

Roberts Insurance & Investments
(School District's Student Accident Insurance Agent)

859-623-7684
Bobbi Land
bobbi@bobrobertsins.com
Stephanie Branham
stephanie@bobrobertsins.com