

Tips for Efficient Claim Processing

Zurich (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.
 - Part A and Part B must be completed by a school official with knowledge of the accident.
 - Part C must be completed by a parent or guardian and signed in the Authorization section at the bottom.
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 90 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 diagnostic and procedure codes, as well as other vital information about the provider:
 - 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.
6. Please ensure that all providers that are seen as a result of the Covered accident are made aware that K&K Insurance should be listed as secondary insurance on any billing systems.

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

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