

**QUESTIONS AND ANSWERS ABOUT  
THE PARTICIPANT ACCIDENT INSURANCE (PAI)  
AND THE CLAIM FILING PROCESS**

**1. If I get injured playing soccer how do I file a claim?**

To file a claim you need a claim form filled out completely and sent in to the State Association so they can verify that you are a registered player in an affiliated league in the state. You must use an updated USASA claim form.

**2. What should I send with the claim form?**

Try to send at least one bill so that it will start the process and be set up as a working claim. Of course you can always send the claim form in right away. Please double check and make sure the claim form is completely filled out and be sure to sign page 3 of the form.

**3. Should I use my State Association as my insurance company for the medical providers I see such as the Doctor of hospital?**

No! Your State Association is not the insurance company and if you send your bills are sent directly to the State Association it will delay payment of you bills. With the claim form try to send one bill and the State Association will forward it on to the administrator of the insurance for United States Adult Soccer Association who will in turn complete the process.

**4. How soon after I send in the form and a bill should I expect to be contacted?**

The Claim will be processed within 2 weeks of receipt by the insurance company after the State Association submits claim to the USASA office. Make sure you have followed the process and the claim form is complete.

**5. What do I get as acknowledgement from the insurance company?**

Within two weeks of the USASA claims administrator receiving the claim form, you will be sent an acknowledgement letter with a description of benefits. Once the person has received this information they then forward all bills directly to the claims administrator at the address provided. The best way to get things taken care of in a timely fashion is to deal directly with the claims administrator after you have a working claim established.

**6. Who should I deal with about my claim?**

If you have sent in the completed USASA claim form to your State Association so they can verify that you are a registered player; from that point forward you will deal directly with the claims administrator. You will receive correspondence from them instructing you where to send the remaining bills and an explanation of your benefits as well as names and numbers of people you can contact if you have questions or concerns about your claim and a claim number you can use as a reference when contacting them.

**7. Is the soccer insurance secondary insurance?**

Yes. So when you go to the hospital or doctor you should give your own insurance as the primary insurance and the soccer insurance as secondary insurance. If you do not have any other type of insurance then the soccer insurance does become your primary insurance.

**8. Should I contact the insurance company right when I get injured?**

No. There is no need to contact the insurance company until you establish a working claim. To establish a working claim you need to fill out an official claim form so the State Association can verify that you are a registered player. Your State Association then forwards the information on to the USASA office which in turn sends the claim on to the claims administrator who then starts a working claim. Part of that process includes contacting you with claim information, a benefit summary and a contact person and address so you can send further bills directly to the USASA claims administrator.

**9. Do I need to contact my State Association about my claim?**

No. Your State Association is not the insurance company and does not get information about your individual claim. It is best to contact the claims administrator after you have a working claim established for all your claim questions.

**10. Is there a time limit to file a claim?**

Yes. You have 90 days from the date of the accident to file a claim.

**11. Where can I find a claim form?**

If for some reason you cannot obtain a claim form from your league or the State Association you can download one from the USASA web page.

**Other Helpful information:**

Once the completed form is received by K&K Insurance Group, Inc./Specialty Benefits the injured player will be mailed a claims acknowledgement letter within 48 business hours.

After you have received the Acknowledgement Letter, you then may contact K&K Insurance Group, Inc./Specialty Benefits at 1-800-237-2917 Option 1.

K&K Insurance Group

Policy # 36SB204969