

Steps for Parents to Follow in Case of an Injury to a Student Athlete

1. File claim with your personal insurance carrier immediately (**Primary Insurance**).
2. Parent will receive claim forms through the mail from the school system's insurance and these must be completed and returned to the insurance company with ninety (90) days of the injury (**Secondary Insurance**).
3. Parent may receive claim forms through the mail from Loomis and Lappann, Inc. which is the catastrophic insurance carrier through TSSAA in case treatment of injury should exceed \$10,000. Complete and return these claim forms to Loomis and Lappann, Inc. with ninety (90) days of the injury (**Catastrophic Insurance**).
4. Parents must send bills and EOB's (Explanation of Benefits) to VR Williams Insurance and/or call (931) 967-2268 or fax (931) 967-1128.

It is the parent's responsibility to file all claim forms in the ninety (90) day time frame for Each Injury that may occur with each insurance company to avoid issues of proper insurance notification and payment. Don't forget to make copies for your records of all claim forms submitted, bills received, and EOB forms received.

Following each step above will not guarantee every dollar of every injury will be covered by insurance, however, it will insure that no injury will be a financial disaster to any of our families.