



10800 Highway 707 Murrells Inlet, SC 29588
843-650-2252

IMPORTANT INSURANCE INFORMATION FOR PARENT OF STUDENT ATHLETES

Dear Parent:

Horry county schools will undertake the full cost of purchasing supplementary athletic accident insurance coverage for all students participating in interscholastic athletics. It is imperative that students and parents follow the appropriate procedures for reporting athletic injuries.

Please keep in mind the following guidelines to ensure proper reporting of injuries and/ or illnesses that result while participating in sports at St. James High School or St. James Middle School..

1. Athletes and/ or their parents need to immediately report any athletic injury to the athletic trainer and/or head coach as soon as they discover they are injured.
2. The athletic trainer will evaluate that injury and make a recommendation as to the course of treatment. Should the athletic trainer not be immediately available or should you feel that you would like your child to be seen immediately by a physician, it is your right to have your child seen immediately. **It is imperative, however, that you inform the athletic trainer of the injury or illness as soon as possible.**
3. Should the injury / illness require physician care the athletic trainer will work with the student and parent to secure a medical appointment with an SJHS team physician or physician of the family's choice.
4. If the student is covered by private medical insurance, this insurance policy will be billed first. HCS student athletic insurance is a secondary policy to any and all primary insurance coverage. If the student is not covered by private medical insurance, then the HCS student policy will become primary.
5. You must fill out a claim form within 90 days of the injury to be submitted to the student accident insurance. Please make copies and send all pertaining bills, and explanation of benefits you receive.

Finally, please understand that student-athletic insurance **is limited and will not cover 100% of the medical bills. A schedule of benefits will be provided to by contacting your schools book keeper or athletic trainer. We strongly recommend, if at all possible that you carry your own personal medical insurance.**

Thank you for taking a moment to review the information above. It is extremely important that claims are reported properly and that these procedures are followed at all times. Failure to do so may result in the insurance company denying your claim. Please feel free to contact me at the numbers listed below.

Sincerely,

Bill Krauss MEd., ATC, SCAT
Head Athletic Trainer
843-650-2252