

RIDGEFIELD PARK BOARD OF RECREATION

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TO: ALL SOFTBALL COACHES
FROM : BOARD OF RECREATION
DATE: JANUARY 1, 2010
RE: PROCEDURE IN CASE OF INJURY

Here is the procedure to follow in case of injury as instructed by the Village's insurance carrier. Please make sure all your players are aware of these procedures. It is the individual's responsibility to notify the Board of Recreation and the insurance carrier on a timely basis of any injury, whether or not a claim will be filed.

Attached please find "Notification of Injury" form that must be completed every time someone is injured participating in a Board of Recreation sponsored activity. The coach and/or supervisor must complete Part I of the report and Part II is completed by the parent/guardian or claimant (over 18 yrs old). Then the form, with all signatures, is forwarded to Matt McArow, GJEM Insurance, 25 Mt. Vernon Street, Ridgefield Park (201) 641-3800 (within 60 days) to send onto the insurance company. Having a police report is not necessary for injuries that don't require police department or ambulance responses.

Please keep in mind that the Village insurance is Secondary. If someone has health insurance, they must go through their insurance first and then the Village insurance will pick up what their health insurance does not for services that are customary and reasonable (usually their deductible and/or co-pays). If they have an HMO, they must go through their HMO carrier. If not, only 50% of the bill will be paid.

This needs to be submitted to the Village insurance within 60 days, even if it's just the notification and no bills. The insurance company needs to be put on notice even if we are waiting for doctor bills/EOB (explanation of benefits from the health insurance carrier).

The most important thing is to get the completed notification form to GJEM within 60 days. Claim forms can be obtained from GJEM Insurance if needed.

All injuries must be reported to the Board of Recreation President immediately. GJEM needs official notification in writing within 60 days.

Thanks for your cooperation!