



ASCIP's Emergency Response Coverage

911 Coverage

Points of Interest

* The ASCIP Emergency Response Coverage is in excess over any other insurance available to the student, parent/guardian, the district or other party.

** The 911 Coverage is generally not for member employees. Employees who are injured while on member property are usually covered by the workers' compensation program or they have access to employer provided health benefits, if their medical emergency does not arise out of the course and scope of the job duties (i.e. diabetic episode).

911 Coverage Limits:

- \$2,500 / occurrence
- No aggregate (*call 911 as often as needed*)
- No deductible (*no cost to the member district*)

Accidents happen! Medical emergencies arise! And when they do, ASCIP is your partner to provide assistance and peace of mind! While many employees are first aid and CPR trained, situations may arise requiring the assistance of outside emergency medical services (such as an ambulance, paramedic or fire department). Employees are often hesitant to call emergency services due to the uncertainty of who is going to pay this. This hesitation can lead to individuals not being provided timely treatment resulting in further harm and possibly even death.

ASCIP's 911 Coverage is the answer to this dilemma! ASCIP created a reimbursement benefit under the General Liability Memorandum of Coverage for calling upon emergency medical assistance. The expenses associated with emergency medical care should never be a deciding factor when making the decision to call 911 for help!

If a member employee believes it is necessary to call 911 in order to safeguard the health of an individual who is injured or becomes ill on member-

owned property, member's are eligible for reimbursement from ASCIP, when the expense is not covered by another source. Coverage includes initial medical evaluation and treatment at the site and transportation of the injured/ill individual to a medical facility. Cost per occurrence shall not exceed \$2,500, and there is no aggregate limit on this coverage, which means you can call 911 as many times as needed. Also, there is no deductible for this coverage regardless of any self-insured retention (SIR) the member may have elected for its liability coverage. Equally important is the fact that use of this benefit is not factored into a member's renewal premiums.

ASCIP's 911 Coverage is there to handle emergencies when no medical coverage is available or when insurance coverage is not certain. When the student or injured party has no insurance coverage for the summoning of emergency services, request that they give the invoice or bill to the member, then simply submit a copy of the invoice along with an incident report to ASCIP for handling. It's that simple!



How To File A Claim

1. Parent to provide the invoice or bill to the Member.
2. Member submits a copy of the invoice along with an incident report to ASCIP for handling.

Through this program, ASCIP can ensure that timely emergency medical assistance is provided to minimize unnecessary litigation to protect the health of students and others on our members' campuses.