

Nationwide Health and Accident Policy

Insurance Company:

Nationwide Life Insurance Company
Attn: Special Risks Health Dept.
PO Box 2399
Columbus, Ohio 43216-2399
Phone 1-800-525-8669
Fax 1-614-854-3753

Type of Policy:

“Excess” insurance; secondary policy after individual’s primary policy pays. Policy covers accidental and sickness. Sickness must be caused by the activity/training of the member. For example, heat exhaustion or dehydration is designated as sickness under this policy. A heart attack may or may not be covered, depending on the activity. Pre-existing conditions are not covered. This includes claims under both the accidental and sickness policy. Coverage is “portal” to “portal” which means direct travel to and from the NSCC activity is included in coverage under the policy. This policy becomes effective after the individual’s family policy has paid all claims to which the injured individual is entitled to be paid.

Limits:

Accident \$25,000
Sickness \$5,000

Deductible:

None

Claims:

Must be filed directly to Nationwide. All claim forms are the responsibility of the member/family filing the forms. All claims and adjustments are between the individual member/family and Nationwide Insurance Company. All claims must be filed as soon as know. Upon notification to Nationwide of a claim, the company will provide forms by mail to the NSCC member. Documentation of the accident/sickness incident through use of the NSCC Accident Report is crucial. A copy should be forwarded to NHQ along with a copy to the insurance company. Individuals not enrolled will be denied insurance coverage under the NSCC policy.