



PARTICIPANT ACCIDENT (PA) INSURANCE Frequently Asked Questions (FAQs)

How Do I File a Claim?

To file a claim for benefits under the participant accident (PA) insurance policy, fill out this form and email it to kk.paclaims@kandkainsurance.com. Make sure to provide all information requested in the form; missing information will likely delay administration of the claim and payment of your benefits.

Who Administers NHRA's Participant Accident (PA) Insurance Program?

The program is administered by K&K Insurance, a leading insurance company in motorsports. A member of K&K's team will be in contact with you after you submit your claim form to request information necessary for processing the claim.

What Information Do I Need to Provide?

To process a claim, K&K Insurance will usually request an itemized statement of medical expenses along with your health insurance company's explanation of benefits (EOB).

When Do I Have to Submit My Claim By?

You have 90 days after the date of the injury to submit evidence of your *first* medical treatment. After that, medical expense reimbursement benefits are payable for qualifying expenses incurred up to 156 weeks after the date of the injury. Claims for accidental death and dismemberment benefits must be made no later than 52 weeks after the date of the accident.

Will the Participant Accident (PA) Policy Pay All of My Bills If I Don't Have Insurance?

While NHRA's participant accident (PA) policy is generous, every insurance policy has limits on coverage and exclusions. As a result, it is possible that the policy may not *fully* cover *all* of your bills. Common examples of limits include:

- if the bill you submit is higher than what a "reasonable expense" or a "usual and customary charge" should be in your area
- if the bill you submit is not related to the injury covered by the participant accident (PA) policy
- if you, the doctor, or the hospital have not provided K&K Insurance all the information that's required to process the claim.

Am I Entitled To Benefits Even If I Have My Own Health Insurance?

NHRA's participant accident (PA) insurance policy serves as "excess" coverage, which means that it will pay for qualifying medical expenses that may not be *fully* covered by your own health insurance plan. For example, NHRA's participant accident (PA) coverage may cover deductibles, co-pays, and coinsurance amounts that you are responsible for under your own health insurance plan.

I Have My Own Insurance. Will the Participant Accident (PA) Policy Pay the Bills My Insurance Does Not?

While the participant accident (PA) policy will reimburse you for any deductible, co-pay, or coinsurance amounts you may be responsible for under your own health insurance plan, it will not reimburse you for charges that your insurance company does not pay because they exceed "reasonable expenses" or the "usual and customary" allowance.



What Do "Reasonable Expense" and "Usual and Customary Allowance" Mean? Is This Just Another Way to Avoid Paying a Claim?

Most medical plans exclude reimbursement for medical charges that are higher than those generally made in the local area where treatment is received. If your insurance company does not pay a bill in full because the charges exceed "reasonable expenses" or the "usual and customary allowance," those expenses are not likely to be paid under the participant accident (PA) policy either.

Who Do I Contact If I Have Questions?

If you have additional questions, reach out to kk.paclaims@kandkainsurance.com. If you do not receive a response within 48 hours, please contact Tina Kendall by phone at 818-539-1373 or by email at tina_kendall@ajg.com.