

**1221 - Accident Insurance**

**1221.1** NSCC participates in a group accident and health policy underwritten by Nationwide Insurance Company. The policy is a "secondary" accident insurance policy. That is, the individual's own policy will pay first before the NSCC Nationwide policy becomes operable. Individuals who do not have an insurance policy will be covered under the Nationwide policy as the primary policy. The Nationwide policy covers accidental injury (defined as a sudden, unexpected occurrence from an external force resulting in bodily harm or physical trauma) sustained while participating in authorized NSCC/NLCC activities, and while traveling to and from such activities. Coverage for sickness, requiring medical/surgical treatment, or pre-existing medical conditions are not provided by the policy. Unit commanding officers will capture the cadet's family's health insurance information and enter it on the member's service record documents annually and on the Request for Training Authority (Cadet) (NSCTNG 001) or Request for Training Authority (Officer) (NSCTNG 002) form when member applies for training authorization.

**1221.2** Except for those serving on active duty in a branch of the armed forces, enrollment in the accident insurance program is mandatory for all NSCC personnel.<sup>3</sup>

**1221.3** Commanding Officers/Commanding Officers of Training Contingents will report all cases of accident/illness to National Headquarters as soon as circumstances permit. Telephone reports (collect) are desired for cases involving serious accidents/illnesses. A copy of the NSCC Accident Report Form (NSCADM 022) will be placed in the member's service record and the original mailed to NHQ.

**1221.4** Claims for benefits will be submitted to Nationwide Insurance National Headquarters for processing using the Nationwide Insurance Accident Report Form. Proof of loss (**original, itemized medical bills**) must be forwarded to Nationwide Insurance National Headquarters as soon as possible. Claims cannot be processed without this completed information. Due to privacy law (e.g., Health Information Portability and Accountability Act (HIPAA)), parents are solely responsible for submitting claims and supporting medical information for their minor children to Nationwide. All claims must be submitted within one year from date of accident/illness.

**1221.5** Parents/guardians will be briefed on the accident policy by the commanding officer, and will sign the back of the back of the NSCC/NLCC Cadet Application and Agreement Form (NSCADM 001) that they have been briefed on the accident insurance coverage. Parents will be advised of the deductible fee.

**1221.6** Unit Commanding Officers should insure that the training and activities that their unit participates in are within the coverage of the Corps insurance policy and are authorized in the Advancement and Training Manual. Particular scrutiny should be given to unscheduled events, or those that are reactionary to an extreme, that may put unit members in danger and violate the trust parents placed upon the Corps for the health and safety of the cadets.

## **1222 - Liability Insurance**

**1222.1** NSCC has a comprehensive general liability insurance policy which is very broad in scope and covers the NSCC, its members and volunteers, the Navy League, its sponsoring Councils and members when involved with NSCC matters. The policy is underwritten by the Cincinnati Insurance Company. For coverage to apply, members and volunteers must incur liability arising out of activities performed on behalf of the Naval Sea Cadet Corps. The policy covers bodily injury and property damage with limits of liability of \$1,000,000 for each occurrence and \$2,000,000 aggregate with an "umbrella" policy in the amount of \$5,000,000. Basic coverage includes bodily injury, property damage and personal injury caused to a third party because of the insured's negligence.