



**NICHOLS SCHOOL  
STUDENT ACCIDENT POLICY  
CLAIMS PROCEDURES**

If a covered loss occurs and your child is covered under another medical/dental insurance plan, **submit the claim directly to that plan first**. The Nichols Plan will pay the unpaid portion of the eligible expenses which your basic plan doesn't cover, such as the deductible and co-pay insurance. If your child has no other medical/dental coverage, you will need to submit a copy of the service provider's bill.

**Please contact the Human Resources department to start the claim process at (716) 875-8212, ext. 308.**

You will be sent a "CIGNA" claims form to fill out by 1) The Insured (Student) and 2) the Physician or Service Provider i.e. Emergency Room Staff. Upon completion of the form, attach all medical bills and/or Explanation of Benefits statements to the claim form and mail back to:

Nichols School  
1250 Amherst Street  
Buffalo, NY 14216  
Attn: Human Resources

A self addressed, stamped envelope will be provided.

Nichols will complete the School's portion of the claim form and forward all the paperwork and information to:

The Allen J. Flood Companies, Inc.  
2 Madison Avenue  
Larchmont, NY 10538  
(914) 834-9326

Once the claim has been submitted to the insurance company, all inquiries as to the status of the claim should be directed to The Allen J. Flood Companies, Inc. at the above phone number due to privacy requirements and HIPPA laws. You will need to provide the following information:

1. Name of school: **Nichols School**
2. Policy Number: **NIB000016**
3. Student's Name
4. Date of Accident

**Throughout the claims process, you can call the Human Resources department for guidance.**