



Insurance and Claim Information

Clarendon College and our athletic department are committed to providing the best medical care possible. Our entire purpose is to do the very best we can to ensure both athlete and parent(s) that medical coverage for injury is a top priority and the ultimate goal is the complete restoration of health and well-being of the athlete.

PAYMENT OF CLAIMS: The athletic department provides a secondary insurance policy that works with athletes injured in their sport and who possess medical coverage under a primary insurance plan. Claims are considered by Clarendon College's secondary policy after the primary insurance plan carried by the athlete has paid. The athlete is responsible for turning in the Explanation of Benefits received from the primary insurance plan to the Director of Athletics for secondary payment.

Note: Non-athletic injuries are not covered by the secondary plan.

SUGGESTIONS:

1. If you have a primary plan (on parent's insurance or your own) and it is a preferred plan for the area you live in, you may contact your local agent and see if your plan can be moved to Clarendon under a physician in our community. Examples are PPO's, HMO's, and other type plans. If you are unable to use a physician in this area, you might consider traveling back to your hometown for treatment. This would ensure the primary care plan to be in effect. The secondary plan is not affected by location. This is the most cost effective claim payment. The Director of Athletics will be able to answer questions you may have on our local physicians.
2. If your primary care plan will not allow you to move to a new area, your insurance agent could have information on an extended medical coverage plan for college students away from home that could be an attachment to the primary plan. These type plans are specifically for college students, usually not expensive, and are effective for the school year.
3. If you do not have a primary care plan, you **must** purchase one to cover you while participating in athletics at Clarendon College.



Notification of Athletic Injury Risk/Athletic Insurance Limitations

Student-Athletes participating in the intercollegiate athletic programs at Clarendon College are hereby advised as follows:

1. Clarendon College endeavors to conduct its athletic programs in a manner that is consistent with the highest standards of safety. However, intercollegiate sports by their very nature involve the risk of personal injury that in some cases may be serious or even catastrophic. Therefore, as a willing participant in any college athletic program, there is a personal assumption of risk on your part.
2. Student-athletes are provided athletic accident insurance at no direct cost to the student. There are, however, limitations to this coverage as follows.
 - a. The athletic insurance pays only medical expenses that are not covered by any other medical insurance. If the student has primary medical insurance, such as family insurance coverage, the college insurance will provide excess coverage over that primary insurance.
 - b. The athletic insurance policy provides payment for usual, customary, and reasonable charges incurred within 52 weeks following the date of injury. Such medical benefits are provided up to a maximum limit of \$25,000, and that limit applies to each insured person for all injuries resulting from any one accident.
 - c. The athletic insurance applies only to accidental injuries sustained during participation in intercollegiate sports or supervised travel related to athletics. ***It provides no coverage for sickness or disease in any form.***
 - d. As is the case with all medical insurance, certain medical costs are not covered by this athletic insurance policy. Any costs that are not covered as a result of policy exclusions must be borne by the student-athlete.
A copy of the athletic insurance policy is on file at the Business Office, and upon request it may be reviewed in detail at that office.
 - e. Participants who are injured while engaged in intercollegiate athletic activities have 72 hours, from the initial injury date, to make a formal request for medical referral through the athletic department. Student-athletes who fail to report their injury and to request medical referral within the 72 hour period will assume the cost of any medical expenses incurred as a result of their injury.

My signature below serves as verification that I have read and understand the foregoing information with regard to athletic hazards and the limitations which apply to the Athletic Insurance.

Name: _____ Date: _____