

# **INTERCOLLEGIATE ATHLETIC ACCIDENT COVERAGE**

In regards to the Lindsey Wilson College intercollegiate athletic coverage, I understand that:

The NAIA does not permit Lindsey Wilson College to provide coverage or pay bills incurred for expenses related to illness or conditions which are not sustained as a direct result of an accident in Lindsey's intercollegiate sports program.

Accidental injury as defined by this coverage is "bodily injury resulting directly and independently of all other causes from an accident" sustained by an athletic team member while participating in competition or an **OFFICIAL** practice session for intercollegiate sports for Lindsey Wilson College during the official season. Therefore, the Lindsey Wilson College athlete accident insurance cannot be responsible for aggravation or re-injury of previous injuries incurred while participating in Lindsey's athletic program, an old high school injury, a non-athletic injury, or for a sickness or a condition.

All medical expenses should be billed directly to the parents or students home address.

Any family or employer group health insurance, or insurance purchased through the college, is the primary source of coverage. Any unpaid balance after processing has been completed by the primary insurance may be submitted to Lindsey Wilson College for processing. Expenses must be incurred within a one year period of date of accident. The student must complete a claim form within 30 days of the date of accident.

If the primary insurance is through an HMO (Health Maintenance Organization) or PPO (Preferred Provider Organization), the parents and athlete are responsible for notifying Lindsey Wilson College of the procedures, restrictions and requirements of the HMO or PPO. The Lindsey Wilson College insurance cannot pay claims denied by an HMO or PPO because procedures, restrictions and requirements are not met.

As the Lindsey Wilson College athlete accident insurance has a usual and customary charge clause, there may be some cost to the student for certain procedures. Arrangements have been made with some facilities and every effort will be made to avoid this. However, should the student require such a procedure where there is a known charge (example, bone scan), above the usual and customary charge, the student will be notified prior to the procedure and be instructed to contact the parent/guardian.

**\*\* As directed above, injury not occurring in official practice or game and illness is not covered. Lindsey Wilson College requires that all full-time students have primary insurance coverage.**

Signatures of:

Father/Guardian: \_\_\_\_\_ Date: \_\_\_\_\_

Mother/Guardian: \_\_\_\_\_ Date: \_\_\_\_\_

Student: \_\_\_\_\_ Date: \_\_\_\_\_