

POLICY STATEMENT FOR URSINUS COLLEGE ATHLETIC ACCIDENT INSURANCE

TO: Athletes, Parents, & Coaches
FROM: Laura Moliken, Director of Athletics and Pamela S. Chlad, Head Athletic Trainer
RE: Intercollegiate Athletic Accident Insurance

We are pleased that your son/daughter will participate in our athletic program. We hope that it will prove to be a positive educational experience.

Injuries do occur and we attempt to provide the best possible care. Medical bills are incurred when an athlete is treated, whether it be locally, during a road trip, or in your home town. When this happens, we need your attention and assistance.

Each student attending Ursinus College is required to carry medical insurance or be enrolled in the college's student medical insurance coverage plan. Any questions regarding this policy please contact the Wellness Center or the Business Office.

Any medical bill incurred during intercollegiate sports will be sent directly to your son/daughter or to your home address unless we have instructed the medical provider to do otherwise. **Please submit these bills to your family or group insurance company first!** They will do one of two things:

- *Process the claim and pay all or a portion of the bill or
- *Send you a letter of denial

We provide a secondary insurance policy for medical expenses incurred during official intercollegiate practice, play, and travel. Our policy covers injuries resulting from a specific accident occurring during regular season practice, play, and travel. Injuries not directly related to intercollegiate athletics will not be covered under this policy. This policy does not cover any illnesses. It also does not cover injuries sustained prior to the athlete attending Ursinus College, injuries sustained during unsupervised practices or injuries sustained out of season! Please refer to insurance information provided by your insurance carrier and Administrative Concepts to fully understand the provisions for reimbursement of expenses incurred following injury. Additional information on collegiate insurance can be found at the following website: http://www.collegiateinsuranceresources.com/sip/athletic_ins.asp?assnid=876.

If a balance remains on an athletic injury claim after your insurance company has processed the bill, or if the claim is denied, please send a copy of the bill and all pertinent correspondence from your insurance company to our secondary insurance administrator, Administrative Concepts, Inc., 994 Old Eagle School Road, Suite 1005, Wayne, PA 19087-1802. If they need additional information, please cooperate with them. It is in your best interest to have the claim settled promptly since all bills will be in your name.

When an injury occurs, it should be reported immediately to the coach and athletic trainer. The athlete will be referred for medical attention as required. All injuries and illnesses must be reported to the athletic training staff and coaching staff including any injuries or illnesses which are being evaluated and/or treated by medical personnel other than those provided by Ursinus College. **If injuries or illnesses are not reported immediately and cleared by the Ursinus College medical staff, the student athlete will not receive secondary insurance coverage provided by Ursinus College and may be ineligible for further participation in intercollegiate sports at Ursinus College.**

Best wishes for a healthy academic and athletic year.