

# ATHLETIC INJURY INSURANCE

Saint Peter's College Department of Athletics carries an insurance policy that covers accidental injuries sustained during competition or supervised practice. Injuries must be reported to the Sports Medicine Staff within 48 hours of the injury producing accident. Liability is restricted to those injuries received during periods of official, organized athletic participation which are, in the opinion of the Sports Medicine Staff, **DIRECTLY ATTRIBUTABLE TO PARTICIPATION IN INTERCOLLEGIATE ATHLETICS WHILE A FULL-TIME STUDENT AT SAINT PETER'S COLLEGE.** Periods of official, organized athletic participation include all regularly scheduled practice and competitions while under the general supervision of authorized College personnel. No liability is assumed for treatment of injuries/conditions not directly attributable to participation in intercollegiate athletics (even though occurring during periods of official, organized athletic participation), illnesses (such as common colds, sore throats, respiratory infections, gastrointestinal disorders, etc.), or non-athletic injuries. Authorization for medical services required as a result of an injury attributable to participation in intercollegiate athletics must be obtained in advance of such services. The Sports Medicine Department will not assume any liability in covering medical service expenses without prior approval by the Sports Medicine Staff.

The Saint Peter's College Department of Athletics insurance policy is secondary to the student-athlete's personal (family) insurance. It is limited to full payment of authorized expenses not covered by the student-athlete's personal insurance.

Any medical bills that are generated as a result of a covered injury must first be submitted to the student-athlete's primary insurance company. Bills for any remaining charges must be forwarded to the Sports Medicine Department, along with the Explanation of Benefits from the primary insurance company. These will be submitted to the secondary carrier. If covered, the secondary carrier will pay the balance of the eligible medical expenses that are not covered by the primary insurance company. This excess insurance program is used at many of the nation's high schools and colleges.

Second Opinions All injuries sustained during athletic participation will be cared for by the Sports Medicine Staff. If the student-athlete and/or parent is not satisfied with the diagnosis and treatment of any athletic injury, another medical opinion may be obtained. However, these guidelines must be followed:

1. The second opinion may be rendered by a physician of the student-athlete's choosing. Prior to diagnosis, this physician should first consult with the athletic trainer for history, mechanism, and treatment of injury.
2. The second diagnosis and plan for treatment will be communicated to the SPC Team Physician. The SPC Team Physician will make recommendations regarding the course of action for the injury.

3. Should the student-athlete decide on a treatment plan contrary to that of the SPC Team Physician, it is understood that in all instances the SPC Team Physician will have the final say as to whether or not the student-athlete continues participation.
4. The responsibility for any and all expenses incurred with the second opinion will be that of the student-athlete. The Sports Medicine Department will assume no financial responsibility for the additional consultations.
5. The medical specialists utilized for additional opinions must have a good working knowledge of student-athletes and sports related injuries. This will reduce the possibility of miscommunication in the results of additional opinion.