


June, 2011

TO: Elmira College Athletes, Parents of Elmira College Athletes, Coaches and Trainers  
FROM: John Fratarcangelo, Comptroller 

For the 2011-2012 Academic Year, Elmira College has purchased athletic injury insurance from the Markel Insurance Company. Moreover, catastrophic athletic injury insurance is provided via NCAA sponsorship. These policies will provide insurance protection for sports-related accidents to all team members, coaches, managers and trainers engaged in Intercollegiate Sports authorized by the College. These policies do not cover Intramural and Club Sports.

The following are the main provisions of the policy, certain exclusions, and the claim procedures. Please read them carefully.

#### MAJOR PROVISIONS

1. This is primarily an accident only policy. However, expanded medical coverage allows you to be covered for an injury that cannot be related to a specific accident, provided such injury is caused solely by your participation in a covered sport. This provision shall cover injuries due to misuse, overuse, strains, stress fractures, heat strokes, and similar conditions. This notwithstanding, there may be some medical conditions that are not covered; therefore it is important that you check the provisions of any group insurance that you may have, in order to determine if medical conditions attributable to athletic participation are covered. In most cases, it should be. However, if not, it is recommended that you enroll in the sickness insurance plan offered to students of the College. The premium for the current year is \$415.
2. The College's policy is for excess coverage. It only covers those expenses not paid by other health or accident insurance (including Worker's Compensation). Therefore, before submitting a claim under this policy, a claim must be submitted on any other existing policies.
3. There is no deductible.
4. Elmira College is paying the full premium. There is no student contribution required.
5. It covers scheduled games, practices and travel directly to or from such.
6. Dental coverage for sound, natural teeth is included.
7. The coverage is for bodily injuries received during designated Men's and Women's Intercollegiate Sports activities only. These are: Basketball, Soccer, Golf, Volleyball, Softball, Cheerleading, Ice Hockey, Tennis, Lacrosse and Field Hockey.
8. Treatment must begin within 180 days of the injury date.
9. All reimbursements for claims will be made directly to the health care provider unless the claim includes a bill actually marked "paid".
10. Accidental death and dismemberment and disability loss of income are included.

## SOME MAJOR EXCLUSIONS

- Expenses for treatment on or to the teeth, except for treatment resulting from injury to natural teeth;
- Eyeglasses, hearing aids, and examination for the prescription or fitting thereof;
- Suicide, attempted suicide or intentionally self-inflicted injury;
- Injury due to a participation in a riot;
- Cosmetic surgery
- Loss resulting from air travel, except as a fare-paying passenger on a commercial airline;
- Infections except pyogenic or bacterial infections caused wholly by a covered injury or sickness;
- The insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician

## CLAIM PROCEDURES

Claim forms are available in the Business Office, (McGraw Hall, Room 217); these forms should be filled out by the athlete. Assistance is available in filling out the claim forms. **In addition to a claim form, separate documentation (such as an Explanation of Benefits statement) must be provided indicating that there is not coverage (or that coverage has been exhausted) from alternate policies.**

It is very important that the claims procedures be followed correctly, in order for payment to be provided. Simply sending medical bills to either the Athletic Office or the Office of the Treasurer will not suffice.

If you have any questions about this insurance, please contact Ann Overdorff, McGraw Hall, Room 217, (607-735-1767) or John Fratarcangelo in McGraw Hall, Room 220 (607-735-1765).

This summary is for your information but it does not in any way supersede the actual plan document, which is much more detailed. If there are any contradictions between this summary and the actual plan document, the plan document will always prevail.