

To: Calvin College Student-Athletes and Parents

From: Jenny Toonstra, MA, ATC  
Head Athletic Trainer

Re: Insurance for athletic injuries, 2007-08 academic year

All Calvin College student-athletes must provide proof of medical insurance prior to the start of their first practice. No student will be allowed to participate until such evidence of current coverage is on file with the athletic department. Calvin College provides *secondary* athletic accident insurance coverage for all of its student-athletes. However, coverage is subject to specific terms and conditions and includes certain restrictions of which you should be aware. Please review the enclosed policy summary and keep for your reference. A copy of this summary is also available on-line at: <http://www.calvin.edu/academic/pe/sportsmedicine.htm>.

Please note that Calvin College assumes no responsibility whatsoever for any uninsured expenses or for those services not approved by the Athletic Training Staff or Team Physician. We strongly recommend that students and their parents be familiar with all restrictions or limitations on their policy, especially if it is an HMO or out-of-state policy. It is the student-athlete and parent's responsibility to follow their policy's protocol in order for the primary insurance to provide payment for services. These procedures **MUST** be followed in order for the school's insurance to satisfactorily complete its portion of the claim. This is especially important if the plan requires pre-authorization to have the student-athlete treated out of the plan's network or service area.

The NCAA's Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity (subject to all policy terms and conditions). The policy has a \$75,000 deductible and is supplement coverage in the event of a catastrophic injury. More information on this program can be found on the NCAA's web-site at [www.ncaa.org](http://www.ncaa.org).

Please complete and return the enclosed *Acknowledgement of Insurance Requirements and Coverage* and the *Insurance and Emergency Contact* forms and provide a copy of your current insurance card (front and back) in the self-addressed envelope before August 7, 2007. **No late forms will be accepted.** Student-athletes will be withheld from practice and competition until this required information is on file.

If you have any questions regarding insurance for athletic injuries, please contact me at 616/526-7008.