

"breakdown" over a period of time and not the result of an "accident" and therefore in some cases may not be covered.

Special consideration should be given to events which occur during play or practice of a covered sport which do not by definition qualify as an "injury". These would include but are not limited to such events as heat stroke, heat exhaustion, dehydration, stroke. These events are defined in medical terms as a "sickness". Riders may be purchased by the Institution and added to the policy to cover these "gray area" events.

What if I have other insurance?

If you are covered under another insurance policy, that program would be primary. You should submit all your bills to that insurance program, and then submit any balance or uncovered expenses to this policy.

I belong to a Health Maintenance or Preferred Provider Organization, sometimes they deny coverage if I forget to call them to let them know I have been injured, can I submit these unpaid bills to this insurance.

NO. We respect the rules and regulations of other insurance companies. If your claim is denied because you did not use an approved provider, or did not pre-approve treatment, or notify your HMO/PPO in the required time span, we will also deny this claim. There is a rider that can be purchased by the institution which allows the insurance company to overlook HMO/PPO's denials and process covered expenses as a regular claim.

Q: How do I file a claim?

A: Please follow these steps when filing a claim:

1. Report your injury immediately to the Athletic Staff, or the Health Center and follow their directions for medical action.
2. Claim forms are available through the Athletic Department, or the Health Center at your Institution, or you may call the Program Administrator.
3. Complete the front portion of the claim form, do not leave blank spaces as this delays your claim (**ONLY ONE CLAIM FORM IS REQUIRED PER INJURY**).
4. Attach all bills, or E.O.B.'s to the claim form and send to the Program Administrator or to the address at the top of the claim form (Please check with your Institution about their preferred handling procedures).
5. Send any follow-up bills and include your name, institution name, and date of injury. **DO NOT SEND ANOTHER CLAIM FORM.**

THE
"WHO"
"WHAT"
"WHERE"
"WHY"
AND
"HOW"
OF

INTERSCHOLASTIC
SPORTS INJURY
INSURANCE



The Plan is administered by:

NIAGARA NATIONAL INC.
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IMPORTANT

This outline of coverage is intended only for quick reference and does not limit or amplify the coverage as described by the Master Policy which contains complete terms and provisions.

The Master Policy is on file at your Institution's Athletic Department, or Health Center.

ATTENTION INTERSCHOLASTIC SPORTS PARTICIPANTS:

Today's Interscholastic Sports Participants have the good fortune of being covered under a special policy that helps pay medical expenses should they suffer an injury. As an athlete, you are at risk, each time you walk on to the practice or playing field. A simple broken arm can cost \$1,000.00 or more, an orthopedic surgeon handling a knee injury may start his charges at \$2,000 (this does not include the hospital stay or service of the anesthesiologist or the follow-up therapy often prescribed).

The Institution you attend provides this Basic Interscholastic coverage to its athletes as protection against an injury that might be financially devastating.

This brochure provides a commonsense look at Interscholastic Sports Injury Insurance. It is a guide to understanding your coverages. Since every Insurance Policy differs, specific information about your Institution is available by contacting Niagara National Inc. the Program Administrator at 1-800-444-5530.

"BUZZWORDS"

This insurance industry often uses words that are unique to their products and not always understood by or adequately explained to the insured persons. The following are a few commonly used words that you should be aware of:

PRE-EXISTING CONDITION: Any condition that existed prior to the commencement of coverage under an insurance policy. A pre-existing condition is defined as a condition which had its origins prior to the commencement of coverage; or which exhibited symptoms, was sought treatment for, diagnosed,

or for which treatment was received within 6 months prior to commencement of coverage.

DEDUCTIBLE: The initial portion of a covered expense which must be paid by the insured person before the insurance policy pays its part of the covered expenses.

UCR: (Usual, customary & reasonable) As the definitions of the initials suggest, UCR indicates that coverage will include charges and costs that are standard for the region of the country in which they are administered.

CLAIM: Yours (or your physician's) written request for payment by the insurance company for a cost incurred and covered by your policy.

E.O.B.: This is a form sent by the insurance company when your claim has been paid which explains what they paid and to whom, and any balances which are the insured's responsibility.

INJURY: Bodily Harm caused by an accident which occurs while this policy is in force and is the sole cause of the loss.

ACCIDENT: An unexpected, external, violent, sudden event which causes injury.

COVERED EXPENSE: Any expense that is included in the coverage of your policy either in full or in part.

EXCLUSION: Any condition which is not covered by the insurance policy and for which payments will not be made.

RIDER/ENDORSEMENT: This is an addition to the policy that provides coverages that are ordinarily not covered. Each Institution chooses their coverage's by use of these riders/endorsements.

FREQUENTLY ASKED QUESTIONS....

Q: What is an Interscholastic Sport and how do I know if the one I play is covered?

A: Interscholastic or Intercollegiate Sports are sporting events played between two Colleges or Universities. If you are not sure if the sport you play qualifies, you can call the Program Administrator to check.

Q: What about participation in Club or Intramural Sports, or if I injure myself during "Free" time activities?

A: Under this policy, there is generally no coverage for Club or Intramural Sports, unless specifically added by the Institution. However, coverage for these sports may be available under a "Student Accident Policy" at your institution. Injuries that occur while you are participating in "free" time activities such as a friendly game of Football, or a one on one basketball game are NOT covered under this policy. Again coverage for this may be available under a "Student Accident Policy" at your institution.

Q: Am I covered for practices?

A: Yes, coverage pertains to the play or practice of the sport. However the practice must be ordered by and supervised by a coach or trainer. "Free-time extra practice" such as team members getting together at someone's house to get in a little extra practice would not be covered.

Q: Am I covered when traveling to and from a sponsored event?

A: In most cases yes, whether on a school bus, van, or private auto travel is nor-

mally included in the coverage. However, some policies may place exceptions on travel in a private auto, or by airplane.

Q: What about the deductible?

A: The deductible can be satisfied in 3 ways:

1. Use of an underlying "Student Accident Policy" sponsored by the institution, that covers Interscholastic Injuries for the deductible amount. (Please call the Program Administrator for information on this underlying policy.)
2. Use of the student's individual health insurance through their parent's.
3. Student's payment of the deductible out of their own pocket.

Q: How long will my expenses be covered for an injury?

A: Depending on what Benefit period was chosen by the Institution, covered expenses for an injury will be paid for up to either 52 or 104 weeks from the date of accident.

Q: What are the maximum benefits payable under the policy?

A: The policy will pay, after any deductible, up to a maximum of \$25,000 for a covered injury. After this amount is paid out, Catastrophic sources of insurance may be available, and the athlete should contact their Athletic Department to obtain additional information.

Q: What about strains, sprains, stress fractures, tendonitis, bursitis, etc.?

A: Sprains, Strains and Stress Fractures, may be covered, but only if medical information proves that the injury is the result of an accident. Injuries like tendonitis, and bursitis are normally the result of