

# STUDENT AFFAIRS, NEBRASKA STATE COLLEGE SYSTEM

**POLICY: 3720**

**Athletics; Student Athletic Injury Insurance**

**Page 1 of 1**

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## **BOARD POLICY**

It is the policy of the Board that an insurance program which provides insurance coverage to student athletes for personal injuries or accidental death while participating in state college-organized play or practice in an intercollegiate athletic event be provided for the State Colleges.

The insurance program shall cover student-athletes, cheerleaders, student managers and student trainers for bodily injury sustained while participating in scheduled games, supervised practice sessions, and authorized group or team travel to and from such events both at home campus and when away from home campus during institution-sponsored events. Such insurance program shall include, but not be limited to, the following coverages:

1. Basic athletic injury coverage is to be written on an excess basis which requires that any family or employer group insurance or plan must contribute its maximum first before any State College coverage has any liability; this excess coverage is to be supplemental coverage designed to pick up balances left by the family or employer group insurance or plan and, if no other coverage is available, to honor those medical expenses incurred up to the limits of the policy provisions.
2. Basic excess coverage is to be coordinated with a catastrophic coverage plan. The basic excess plan shall provide medical and dental benefits to student-athletes who are injured while participating in intercollegiate athletics up to a maximum amount required as a deductible by the catastrophic insurance underwriter (NCAA or NAIA, as appropriate), for covered expenses incurred.
3. A catastrophic plan is to be made available to students who suffer catastrophic injuries while participating in intercollegiate athletics. The plan shall be designed to provide lifetime benefits for the permanently disabled student and shall be supplemental to the basic medical coverages. The catastrophic plan is to extend the maximum dollar limit and benefit period of the basic plan coverage and is to effectually alleviate the long-term financial concerns and responsibilities of the student-athlete, the student's family and the State College System.

## **PROCEDURE**

1. Each State College shall select a suitable deductible for the basic excess coverage on a per sport basis;
2. An accidental death and dismemberment benefit shall be provided;
3. Catastrophic coverage is to be included;
4. Other benefits may be added at the discretion of each campus;
5. Physical examinations and insurance information on each athlete shall be mandatory and a pre-requisite to participation;
6. All athletic related injuries are to be reported to the campus health center or to the athletic trainer within a reasonable time frame;
7. A written pre-authorization for all medical care associated with a sports injury is required to be filed with the college in order to be eligible for insurance benefits;
8. Each college will establish a deadline for claims to be filed each academic year so that a premium and loss history will be finalized in time for bids.

Policy Adopted: 3/11/94  
Policy Revised: 3/31/06