

Board of Trustees of the Nebraska State Colleges

Student Affairs

POLICY
NAME: Student Athletic Injury Insurance

POLICY
NUMBER: 3720

A. PURPOSE

To provide the requirements related to the provision of insurance coverage related to injuries sustained by or accidental death of student athletes while participating in Intercollegiate Sports, College Club Sports, or Auxiliary Programs.

B. DEFINITIONS

1. **Auxiliary Program:** A program that competes and/or performs at the collegiate level and is funded by the College for which eligibility requirements for participation by a student athlete are not governed by the National Collegiate Athletic Association (NCAA) or National Association of Intercollegiate Athletics regulation (NAIA) and oversight is provided by the Athletic Program. .
2. **College Club Sport:** A sport played at the collegiate level and funded by the College for which eligibility requirements for participation by a student athlete are not governed by the NCAA or NAIA. College Club Sports do not include club sports established as student organizations under Policy 3300 and receiving student activity fees.
3. **Intercollegiate Sport:** A sport played at the collegiate level for which eligibility requirements for participation by a student athlete are governed by the NCAA or NAIA, whichever is applicable, in accordance with College membership.

C. POLICY

1. Student Health Insurance and Physicals

- 1.1. All student athletes participating in an Intercollegiate Sport, shall provide proof of health insurance each year prior to participation and shall maintain health insurance coverage throughout their participation.
- 1.2. All participants in College Club Sports and Auxiliary Programs are encouraged to secure health insurance each year prior to participation and maintain health insurance coverage throughout their participation.

- 1.3. Student health insurance policies may not be purchased, paid for, or otherwise reimbursed by the Colleges
- 1.4. Physical examinations for all student athletes participating in Intercollegiate or College Club Sports shall be mandatory and are a prerequisite to participation.
- 1.5. Participants in Auxiliary Programs must certify annually they have no physical or health conditions that would pose a risk as a result of their participation.

2. College Insurance Program

- 2.1. The Board provides insurance coverage, subject to a deductible, to student athletes for personal injuries or accidental death, occurring while participating in College organized play or practice for an intercollegiate, College Club Sport, or Auxiliary Program.
- 2.2. The scope and nature of the coverage and deductible may differ between intercollegiate, College Club Sports, and Auxiliary Programs.
- 2.3. Each College shall select suitable deductibles in coordination with the System Office.
- 2.4. For purposes of Intercollegiate Sports, the insurance provided by the Board shall meet the following criteria:
 - Cover student athletes, student managers, and student trainers for bodily injury sustained while participating in scheduled games, supervised practice session, and authorized group or team travel to and from such events both at home campus and when away from home campus during college sponsored events;
 - Provide basic athletic injury coverage on an excess requiring that any family or employer group insurance or plan contribute its maximum before any College coverage has any liability. It shall be supplemental coverage designed to pick up balances left by the family or employer group insurance or plan and is coordinated with a catastrophic coverage plan;
 - Provide medical and dental benefits to student athletes who are injured while participating in Intercollegiate Sports up to a maximum amount required as a deductible by the catastrophic insurance underwriter (NCAA or NAIA, as appropriate), for covered expenses incurred.
 - Includes an accidental death and dismemberment benefit.
 - Other benefits may be added at the discretion of the Chancellor.
- 2.5. For purposes of College Club Sports and Auxiliary programs, the insurance provided by the Board shall meet the following criteria:
 - Cover participants in College Club Sports, student managers, and student trainers for catastrophic bodily injury sustained while

participating in scheduled games and competitions, 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 college sponsored events;

- Provide catastrophic coverage on an excess requiring that any family or employer group insurance or plan contribute its maximum and any deductible be satisfied before any College coverage has any liability. It shall be supplemental coverage designed to pick up balances left by the family or employer group insurance or plan and is coordinated with any coverage provided by the applicable governing body;
- Includes an accidental death and dismemberment benefit.
- Other benefits may be added at the discretion of the Chancellor.

3. Claims Reporting and Pre-authorization

- 3.1. All injuries related to participation in Intercollegiate Sports, College Club Sports and Auxiliary Programs are to be reported to the designated College official within 24 hours or as soon as practical.
- 3.2. All concussions sustained by Student Athletes participating in Intercollegiate Sports, College Club Sports and Auxiliary Programs are to be subject to established concussion protocols and subject to reporting to the the Colleges' liability insurance carrier.
- 3.3. 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.
- 3.4. Each College shall establish a deadline for claims to be filed each academic year.

FORMS/APPENDICES:

None

SOURCE:

Policy Adopted: March 1994

Policy Revised: March 2006, March 2011, September 2013, June 2015, March 2023