

STUDENT AFFAIRS, NEBRASKA STATE COLLEGE SYSTEM

POLICY: 3720

Athletics; Student Athletic Injury Insurance

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BOARD POLICY

The Board provides insurance coverage, subject to a deductible, to student athletes for personal injuries or accidental death, while participating in College organized play or practice in an intercollegiate athletic event. Each College shall select a suitable deductible in coordination with the System Office.

All student athletes shall provide proof of health insurance each year prior to participating in intercollegiate athletics and shall maintain health insurance coverage throughout their participation. Student health insurance policies may not be purchased, paid for, or otherwise reimbursed by the Colleges. In addition, physical examinations shall be mandatory and a pre-requisite to participation.

The insurance program provided by the Board 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 on an excess basis which requires that any family or employer group insurance or plan must contribute its maximum before any 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. The basic excess coverage is coordinated with a catastrophic coverage plan. The basic excess plan provides 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. This coverage shall also include an accidental death and dismemberment benefit. Other benefits may be added at the discretion of the Chancellor.
2. A catastrophic plan is available to students who suffer catastrophic injuries while participating in intercollegiate athletics. This catastrophic plan is that provided through the NCAA or NAIA, as appropriate.

All athletic related injuries are to be reported to the designated College official and the System Office within 24 hours or as soon as practical. 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. Each College shall establish a deadline for claims to be filed each academic year.

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