

What do I do If I am injured?

If you are an Intercollegiate Athlete, advise your coach you have been injured and see your athletic trainer or go to the Mount Holyoke College Student Health Service for treatment as soon as possible.

Complete Part A of the Sports Injury Claim Form. Forms are available in the training room for intercollegiate athletes. Have the athletic trainer sign it.

Then complete Part B or send the form to your parent(s) for them to complete Part B (the “Other Insurance” section) of the form. When you get it back,

Make a copy and **Keep** it. **Send** the original to Gallagher Koster, with any Doctors’ bills. Keep copies of all bills for your file.

If you need outside medical treatment (i.e. not provided by Mount Holyoke College trainers or Student Health Service), **take** the form with you and give it to the treating Physician who has to complete Part C of the form when you go for treatment.

When do claim forms have to be submitted?

Completed claim forms must be submitted within **90 days of the injury** or *you may be denied coverage*.

I have the Student Accident and Sickness Plan. Do still have to complete a Sports Injury Claim Form?

Yes, you do.

How much insurance is there?

The Sports Accident Policy provides up to \$75,000 for intercollegiate sport injuries. Coverage under this policy is excess of all other collectible insurance.

The NCAA Policy insures for an unlimited amount (subject to policy terms) over the Sports Accident Policy, for intercollegiate sports only.

Are there any other limitations?

Some types of expenses have specific sub-limits. For example, dental costs for tooth injury are limited. Check with Gallagher Koster if you have any questions.

What if I am injured in a sport that is not an Intercollegiate Sport?

Other sports-related injuries, including College intramurals, personal sports activities or class activities are not excluded from the Student Accident and Sickness Medical Insurance Plan, and are covered under that policy or your own health insurance policy. Follow the claims instructions from the program.

**!!! Remember !!!
Report all claims as soon as possible!**

Sports Injury Coverage

What is covered?

If you are injured playing an **Intercollegiate Sports**, some of the medical costs of treating your injuries are insured by sports accident insurance policies which the College purchases on behalf of all student athletes.

What about other insurance which I have?

The sports accident insurance policies cover losses in *excess* of \$500.00.

The sports accident insurance policies are also *excess* of any other insurance you may carry. This means that if you are insured under your parents' or other health insurance policy, all the medical bills for your injury have to be submitted to that insurance company first. The sports accident insurance policies will pay the balance on unpaid bills (co-pays, deductibles, etc.) subject to policy terms and conditions.

Catastrophic Injuries are insured by the NCAA for Intercollegiate Sports. If you suffer a catastrophic injury, the College will meet with you about the coverage.

For Additional Information or Claims Assistance,

CONTACT

Gallagher Koster

500 Victory Road
Quincy, MA 02171

e-mail: studentsports@kosterins.com

1-800-457-5599

Fax: 617-479-0860

Tel: 617-770-9889

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*The summary description of coverage in this brochure is for informational purposes only.*

*In the event of any conflict between this brochure and any other description of the services provided and any insurance policies, the actual insurance policy will control.*

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Students are responsible for proper and timely filing of all claims. Mount Holyoke College is not responsible for any losses or unpaid expenses resulting from failure to properly file or document a claim.

Mount Holyoke College

SPORTS INJURY COVERAGE

August 1, 2008 through August 1, 2009

WHAT YOU NEED TO KNOW