

**MARIAN COLLEGE
ATHLETIC INSURANCE
POLICY PROVISIONS**

- A. The policy currently in force is EXCESS coverage. This means that all medical bills must be processed by the student/athlete's primary insurance company before the Marian College policy has any liability. The policy has a \$250 deductible (which may be satisfied by the payment of the primary insurance company) and a medical maximum of \$25,000 per claim. All claims are processed and paid by Student Athletic Protection, Inc. This policy is underwritten by the Guarantee Trust Life Insurance Co. also contains a \$1,000 Accidental Death Benefit and a \$5,000 Dismemberment Schedule.
- B. HMO (Health Maintenance Organization) or PPO (Preferred Provider Organization) for the parents to have payable coverage on their son or daughter when a member of these organizations, they must use the authorized medical vendors from the list provided to them. Marian College's insurance policy through Student Athletic Protection, Inc. is EXCESS coverage and does contain an exclusion for those bills incurred that were "payable" by the family insurance or plan. If the parents or students choose not to use the authorized medical vendors of their plan, they should be aware that your coverage will not be able to pay the bills incurred that would have been honored had they used the proper vendors or procedures.
- C. An ACCIDENT is defined as an unexpected, sudden and definable event, which is the direct cause of a bodily injury, independent of any illness, prior injury or congenital predisposition. Conditions which result from participation in sports do not necessarily constitute an accident, illnesses, diseases, degeneration and conditions caused by continued stress to a particular area of the body, and existing conditions aggravated or exacerbated by an accident may not be covered.
- D. Treatment by a licensed practitioner of medicine must begin within 90 days of the accident.
- E. Only expenses incurred within 52 weeks of the date of the original accident are considered under the Guarantee Trust policy. When claims exceed \$15,000 the incurring period is extended to 104 weeks from the date of the original accident.
- F. Notification of a claim must be given to Student Athletic Protection, Inc. within one year from the date of the accident. All medical bills must be presented for payment within fifteen months of the date of the original accident.
- G. The following exclusions are included in your Guarantee Trust Life Insurance Co. policy:
1. Suicide or a suicide attempt while sane: or self-destruction or an attempt to self-destroy while insane.
 2. Riding in a vehicle or device for aerial navigation, except as a passenger in a scheduled aircraft used for the transportation of passengers.
 3. Service provided by the Policyholder's infirmity employees or salaried physician. This includes team physician, team trainer or nurse.
 4. Declared or undeclared war.
 5. Loss covered by other valid and collectable insurance or plan.
 6. Hernia, in any form.
 7. Sickness or disease, in any form.
 8. Fighting, unless as an innocent victim.
 9. Expense incurred for the use of orthotics unless used exclusively to promote healing.
 10. Use of electric, bio-mechanical devices.
 11. Non-prescription drugs.