

Dear Student-Athlete and Parents/Guardians:

While at Nebraska Wesleyan University we want you to have an enjoyable athletic experience. Toward that end, Nebraska Wesleyan University carries an insurance policy on all participating athletes. This policy serves as excess coverage (after your family's personal insurance) in the event you should be injured during intercollegiate practice or competition.

Accompanying this letter is pertinent information relative to athletic insurance administration and procedures. Please read the information carefully. It will describe step-by-step directions for filing insurance claims. The included pages also outline initial information needed by the Athletic Office **before** students will be allowed to participate in intercollegiate athletics at Nebraska Wesleyan University.

A significant part of our insurance policy is that all student-athletes at Nebraska Wesleyan University are required to have their own primary insurance coverage (ours is an excess policy only). If you currently do not own a primary insurance policy that covers athletic injuries, one must be purchased before the athlete will be permitted to practice or compete. **The annual Accident and Health Plan offered to all NWU students will not satisfy the requirement.**

Please remember, in order to participate in intercollegiate athletics at Nebraska Wesleyan University, and to be covered under our excess insurance policy, full compliance with all requirements outlined on these pages is necessary. We are hopeful that this program and these procedures will meet the needs of our athletes as well as those of the University.

**Please be aware that athletes must be referred by our athletic training staff for treatment of any athletic injury, or in the absence of a staff athletic trainer in the event of an emergency, the head coach of the sport.** Otherwise, costs incurred are the sole responsibility of the athlete or parents/guardians, and once the attending physician has released the athlete for further competition, all subsequent medical procedures related to the same injury are also the sole financial responsibility of the athlete, parents, or guardians. The only exception to this must be through consultation with and written approval from Nebraska Wesleyan University's designated medical personnel. Pre-existing injuries or aggravation by athletic activity of pre-existing conditions are not covered. Injuries occurring outside of scheduled and supervised in-season games and practices, such as out of season conditioning and weight lifting are not covered.

Nebraska Wesleyan University also provides excess insurance coverage for catastrophic injuries for student-athletes. This program will provide for a lifetime medical benefit in the unfortunate event of catastrophic injury.

Feel free to contact either one of the individuals listed below should you have any questions.

Sincerely,

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