

NDNU ATHLETIC DEPARTMENT INSURANCE POLICY

The Athletic Department's insurance policy is as follows:

- Each student-athlete is required to procure primary health insurance that covers athletic injuries, and to provide proof of this insurance. (Note: Proof of primary insurance is required by Residence Life, Health & Wellness Services, AND the Athletic Department. However, participation in athletics is contingent only on proof of primary insurance being provided to the Athletic Department.)
- Notre Dame de Namur University Athletic Department assumes no financial responsibility for injuries sustained during participation. Ultimately, the athlete and his/her family are responsible for all expenses generated as the result of an injury sustained as an athlete.
- NDNU offers secondary health insurance for athletes, which covers expenses not paid by the athlete's primary insurance. **Note:** this procedure includes following the advice of the NDNU Athletic Training Staff. Any medical bills incurred by a student-athlete without approval by the Athletic Training Staff shall be the sole responsibility of the student-athlete.
- Only student-athletes who are on a Varsity Sport Roster, have passed a Pre-Participation Physical Exam, and have submitted a copy of their primary insurance information are eligible for coverage under the Department's Secondary Insurance Policy.
- The paperwork required to submit a claim to NDNU's Secondary Insurance policy **MUST** be submitted within 90 days of initial care for an injury. Payment cannot be guaranteed if the initial request by the student-athlete is made more than 90 days after the initiation of care by a physician.
- It is the responsibility of the athlete and his/her family to follow the proper procedure through their primary insurance in order to access the school's secondary insurance policy, if applicable.
- For those student-athletes who use an HMO as their primary insurance AND do not live in the San Francisco Bay Area, the Athletic Training Staff **STRONGLY** recommends student-athletes either **a)** change their primary care physician to a local office, and/or **b)** purchase the student health insurance offered through Notre Dame de Namur University. The purpose of this recommendation is so that any injuries and/or illnesses suffered during the academic year can be evaluated and treated as expeditiously and appropriately as necessary.