IMPORTANT!  INSURANCE CARDS

1. COPIES OF CARDS (front and back) MUST ACCOMPANY THIS FORM.

2. INSURANCE CARDS are required at time of physicals. Bring your insurance card with you. Failure to do so may delay your clearance for team activities.

3. INSURANCE CARDS must go with you to the doctor. It is your responsibility to tell them about your insurance.
Navarro College Athletic Insurance Details

All athletes at Navarro College are covered by the Navarro College athletic insurance policy while competing for Navarro College. If you are injured while playing for Navarro College, we will make every effort to assure that you receive the necessary treatment. The athletic insurance policy acts as a secondary or “excess” form of insurance coverage that goes into play after the injured athlete’s primary insurance has first been charged. Even if your primary insurance denies a claim, Navarro College will assume the responsibility, however; an official denial will have to be provided by your primary insurance. If our, Navarro College’s, insurance company discovers that an athlete has primary insurance and failed to provide such information, then the bill will be deferred back on the athlete and Navarro College will be relinquished of all financial responsibility. Please note that deductibles and co-pays associated with your insurance will be taken care of by Navarro College at no cost to you when dealing with athletic injuries. You should never have to pay a medical bill for an athletic injury sustained at Navarro College as long as you act within our guidelines and policies. Some important details of this policy are listed below.

ELIGIBLE BENEFITS

Navarro College is responsible for athletic injuries that occur on our courts and fields during organized team practices, games, or training situations. Athletic insurance policies are not comprehensive medical policies and the following requirements must be met:

- There must be an accidental injury.
- The accidental injury must occur while the athlete is participating in activities listed above.

Navarro College is responsible for an athlete’s medical care for general medical conditions or illness only during the athlete’s conference playing season.

CONDITIONS NOT COVERED

Injuries, which occur during extracurricular activities such as intramurals, pick-up games, weight training situations, or injuries that occur in the dorms or off campus are not covered.

General medical conditions or illnesses, which occur during other times of the year, including pre-season and post-season athletic activities, are not covered.

Navarro College has no responsibility for any pre-existing condition that the athlete has experienced prior to joining the college athletic program. This includes treatment by physicians, chiropractors and prescription drugs and medicines.

There is no coverage for vision exams and dental exams, or treatment in these areas unless it is directly related to a sports injury. If an athlete needs care in these specialties, it is the monetary responsibility of the athlete or parent/guardian.

Other exclusions are:

- Suicide
- Acts of war serving in one of the armed forces of any country
- Riding as a passenger in any flying device
- Hernia (however caused)
- Felonious or illegal acts
- Injuries sustained while intoxicated
- Injuries sustained under the influence of any narcotic drug, unless taken on the advice of a physician.
REPORTING INJURIES AND TREATMENT COMPLIANCE

All injuries must be reported to the Athletic Training Staff, **within 24 hours** of the time of occurrence of the injury. The injured athlete must attend all scheduled treatments and rehabilitation sessions as recommended by the Athletic Training staff in order to keep up to date with the injury. **If the athlete fails to comply with the steps of care that are recommended, then Navarro College is relieved of the responsibility for the injury.** An athlete who seeks professional medical attention without the consent of the Navarro College Athletic Training Staff is acting on his/her own, and relinquishes any and all school responsibility for the charges for the aforementioned medical treatment.

Injuries suffered toward the end of organized team practices, games, or training situations should be reported to the Athletic Training staff immediately, so the proper care can be taken and a post-season check up can be made if needed. The athlete needs to report even though their playing days at Navarro may be finished. Injuries reported significantly after the end of organized team practices, games, or training situations will be considered ineligible for benefits and will not be the responsibility of Navarro College.

MEDICAL BILLS AND REPORTING INSURANCE COVERAGE

The Athletic Training staff will assist the athlete in making appointments and turning in paperwork to the doctors/clinics, but it is the responsibility of the athlete or parent/guardian to assure that the doctors/clinics are informed about coverage for the treatment. The Business Office at the college will handle medical bills and insurance claims. If the athlete or parent/guardian receives any medical bills directly, they should be forwarded to:

ATHLETIC INSURANCE
Navarro College
3200 W. 7th Avenue
Corsicana, TX 75110

By signing this form you are stating that you understand the details of the Navarro College athletic insurance policy described above.

___________________________  ______________________  ___________
Print athlete’s name  Sign athlete’s name  Date

___________________________  ______________________  ___________
Print parent/guardian name  Sign parent/guardian name  Date