

Old Dominion University
Insurance Overview Information Form Academic year 2008-09

Old Dominion University provides accident medical coverage for student-athletes for athletically related injuries, secondary to the student-athlete/parent's primary insurance coverage. Old Dominion University's athletic insurance covers reasonable and customary costs for such athletically related injuries once the student athlete/parent's primary insurance coverage is completed. Any remaining expenses, beyond what Old Dominion University's insurance covers, are the responsibility of the student-athlete/parent. Please understand that Old Dominion University also assumes no responsibility whatsoever for any health related expenses incurred by the student-athlete, only athletic injury-related expenses, and we strongly recommend that the student-athlete have coverage through a primary health insurer to avoid possible, significant out-of-pocket expenses. Currently, Old Dominion University's insurance policy carries a \$500 deductible for each athletically related injury that may occur to the student-athlete up to a maximum of \$75,000 of coverage.

If your insurance status changes at any time during the year, please notify me of the change immediately. Failure to do so may jeopardize payment of claims for athletic injuries. Providing inaccurate or invalid insurance information on the Parent Information Form may jeopardize athletic insurance coverage.

Further, any medical treatment or private facility rehabilitation related to an athletic injury requires approval from the Athletic Training staff at Old Dominion prior to any treatment/rehabilitation. Unapproved service becomes the personal responsibility of the student-athlete and/or parents and is not the responsibility of Old Dominion's insurance coverage.

Please note that the NCAA's Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athlete activity (subject to all policy terms and conditions). The policy has a \$75,000 deductible and is supplemental in the event of a catastrophic injury. More information on this program can be found on the NCAA's web-site at www.ncaa.org.

Included with this letter is an Old Dominion University *Emergency Contact and Insurance Information Form*. As of an April 2005 mandate by the

NCAA's Division I Management Council and Board of Directors, all Division I institutions must now certify insurance coverage for student-athletes before the student-athlete can participate in any athletic practice or event. This form will need to be filled out and returned to the below address by August 1, 2008. Again, as mandated by the NCAA, **no** student-athlete at Old Dominion University can participate athletically until this information is received.

Old Dominion University is not responsible for the health of your student-athlete and does not waive any defense it may have if a student-athlete is injured, including sovereign immunity. This insurance is provided to protect the student-athlete from losses that may result if the student-athlete is injured while participating in a sport and is not an admission of liability.

If you have any questions regarding this requirement, please contact me at (757) 683-3383.

Marty Bradley, MS, ATC, VAT,L

Head Athletic Trainer