

Flagler College Athletic Insurance Policy

(Print) Student-Athlete Name: _____

Flagler College provides insurance coverage through Bollinger Insurance for treatment of athletic related injuries. The policy described below will only be implemented if the proper procedure for reporting injuries is followed. All athletic injuries must be reported to the Head Athletic Trainer as soon as possible. Upon evaluation by the head athletic trainer, the decision whether or not to refer the injured student-athlete to the Flagler College team physician is made. A Bollinger College Claim Form must be completed and three copies made prior to the student athlete seeing the Flagler College team physician in the office (the first copy is for the physician's office, the second copy is for the student-athlete's medical file, the third copy is for the student-athlete and the original is filed and kept by the Head Athletic Trainer). At the time of the office visit with the Flagler College team physician, the injured student-athlete must present his/her primary insurance card and completed Bollinger College Claim Form. If a student-athlete chooses to see a physician other than a Flagler College team physician for an initial evaluation of an injury, the charges incurred will not be covered by Bollinger Insurance. All other injuries and illnesses not covered in the policy are the responsibility of the athlete's personal insurance only.

If an injury is not reported to the Head Athletic Trainer and a College Claim Form is not signed within seven days of the accident, the student-athlete will risk not being verified for insurance coverage. The Flagler College Athletic Department will not be responsible for any expenses incurred for any medical bills if these procedures are not followed.

Bollinger Insurance is an Excess (Secondary) Policy

The policy is designed to pay medical expenses which arise due to accidental injuries incurred while participating in regularly scheduled, supervised and sponsored games and practices. This insurance is excess or secondary insurance. The Bollinger policy is not a comprehensive medical policy. **All student-athletes must have personal insurance coverage to act as a primary insurer.**

* Student-athletes who have purchased Bollinger Health Insurance as their primary insurance must understand that both policies (the Bollinger Health Insurance and Bollinger Athletic Insurance) will not be used to cover an athletic injury. In this case, only Bollinger Athletic Insurance will provide benefits for an athletic injury.

Coverage by Bollinger Insurance is limited to:

Accidental Injuries - Injuries due to accident, which is defined as, "an unexpected external, violent and sudden event that is independent of any other cause."

Dental Care - If the tooth/teeth was a whole, sound, and natural tooth prior to injury, the treatment to the damage of that tooth/teeth will be covered.

Degenerative Disease (i.e. overuse syndromes) - Problems that are due to overuse and have developed due to participation in athletics at Flagler College

The following are items **NOT** covered by Bollinger Insurance:

- a) All illnesses or diseases; even if diagnosed and treated by our medical staff;
- b) Pre-existing conditions;
- c) Any injury that is NOT deemed accidental. If there is no accidental injury, there will be no benefits;
- d) Out-of-season injuries;
- e) Contact lens/glasses, lost or broken.

Second Opinions

Any student athlete has the right to see a physician other than the Flagler College team doctor for a second opinion but he/she must keep in mind **that the charges incurred will not be covered by Bollinger Insurance without prior approval.** Bollinger Insurance can approve or disapprove coverage of out of network benefits at their discretion.

Prescription Drug Policy

Prescriptions related to treatment for an athletic injury are able to be submitted and paid for through Flagler College athletic insurance (Bollinger) only after the student athlete's primary insurance has been billed. Generic drugs should be prescribed whenever possible.

ALL STUDENT-ATHLETES MUST SIGN BELOW

Student-Athlete Signature

Date

Parent or Guardian Signature

Date

Photocopies of this form are as binding as is the original and shall remain in effect until revoked in writing.