

TO: Clarke University Student-Athletes and Policy Holders.

FROM: Casey Tauber, Assistant Director of Athletics

SUBJECT: Athlete Insurance for the 2011-2012 Academic Year.

Please note, all Clarke University student-athletes must provide evidence of insurance that includes coverage for athletically-related injuries. **This is a pre-requisite for practice and competition. No student will be allowed to participate in any way until such evidence of current insurance coverage is on file with Clarke University department of athletics.** If you do not have insurance that covers the athlete you may purchase insurance through the Athletic Office or the Clarke University Student Accounts. All fees and premiums are the responsibility of the athlete.

**International students must show proof of insurance that covers them in Dubuque for athletic related injuries. International students who do not have proof of insurance may purchase insurance through Clarke University.**

Athletes must have on file the following to practice or participate. Forms can be found at our school website: [www.clarkecrusaders.com](http://www.clarkecrusaders.com). If you are unable to access the website please call 563-588-6657 to have documents sent to you. Forms may be faxed to 563-588-6666.

1. Physical form signed by doctor – required annually after June 1<sup>st</sup> of current year.
2. Clarke University Athletic Insurance Form - Must be signed by primary policyholder every year
3. Copy of Insurance card -Front and Back every year
4. Medical History Form – every year

Clarke University does not provide primary insurance to the athlete. However, Clarke provides at no cost through First Agency ([www.1stagency.com](http://www.1stagency.com)) a secondary or excess insurance policy for your student if they are injured while they are practicing or playing during supervised athletic participation. All claims must first be filed with the student athlete's family insurance. Once benefits are paid from the primary family insurance, Clarke's secondary insurance will consider the remaining amounts upon receipt of all EOB's (Explanation of Benefits) from the family insurance company. First Agency has a deductible of \$500 before any benefits are paid. **This policy has a 52 week benefit period from the date of the injury. All athletic injuries must be reported within 60 days to the Athletic Training Office before any claims can be filed.**

If you have questions regarding the terms of your coverage, you should contact your insurer immediately. Please be sure to note if there are any exclusions in your policy regarding athletically-related injuries. Any changes or cancellations with the student athlete's primary coverage throughout the year should be forwarded to our athletic office immediately.

The NAIA Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity (subject to all policy terms and conditions). This coverage does not qualify as the basic coverage required for participation in athletics at Clarke University. It is supplemental coverage in the event of a catastrophic injury. More information on this program can be found on the NAIA's web-site at <http://naia.cstv.com>

If you have any questions regarding this requirement, please contact me at 563-588-6397.

For more information on our insurance policies please visit the athletic insurance link on the Clarke website, [www.clarkecrusaders.com](http://www.clarkecrusaders.com).

Sincerely,

Casey Tauber

Assistant Director of Athletics

563-588-6397