



FRANK PHILLIPS COLLEGE  
Intercollegiate Athletic Department  
Notification of  
Athletic Injury Risk/Athletic Insurance Limitations

Student-Athletes participating in the intercollegiate athletic program at Frank Phillips College are hereby advised as follows:

1. Frank Phillips College endeavors to conduct its athletic programs in a manner that is consistent with the highest standards of safety. However, intercollegiate sports by their very nature involve the risk of personal injury that in some cases may be serious or even catastrophic. Therefore, as a willing participant in any college athletic program, there is a personal assumption or risk on your part.
2. Student-athletes are provided athletic accident insurance at no direct cost to the student. There are, however, limitations to this coverage as follows.
  - a. The athletic insurance pays only medical expenses that are not covered by primary or any other medical insurance. The student must have primary medical insurance, such as family insurance coverage, and the college will provide secondary athletic accident insurance.
  - b. The athletic insurance policy provides payment for usual, customary, and reasonable charges incurred within 52 weeks following the date of injury. Such medical benefits are provided up to a maximum limit of \$25,000, and that limit applies to each insured person for all injuries resulting from any one accident.
  - c. The athletic insurance applies only to accidental injuries sustained during participation in intercollegiate sports or supervised travel related thereto. ***It provides no coverage for sickness or disease in any form.*** If you desire coverage for sickness or disease, supplemental medical insurance may be purchased, at your own expense, through the Business Office.
  - d. As is the case with all medical insurance, certain medical costs are not covered by this athletic insurance policy. Any costs that are not covered as a result of policy exclusions must be borne by the student-athlete.

A copy of the athletic insurance policy is on file at the Business Office, and upon request it may be reviewed in detail at that office.

- e. Participants who are injured while engaged in intercollegiate athletic activities have 60 days, from the initial injury date, to make a formal request for medical referral through the athletic department. Student-athletes who fail to report their injury and to request medical referral within the 60 day period will assume the cost of any medical expenses incurred as a result of their injury.

MY SIGNATURE BELOW SERVES AS VERIFICATION THAT I HAVE READ AND UNDERSTAND THE FOREGOING INFORMATION WITH REGARD TO ATHLETIC HAZARDS AND THE LIMITATIONS WHICH APPLY TO THE ATHLETIC INSURANCE.

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SIGNATURE

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DATE

Frank Phillips College is an equal opportunity community college.