

NWC Secondary Insurance Policy Statement

Our athletic accident policy which provides insurance for the student-athlete for injuries occurring while participating in the play or practice of intercollegiate sports is **SECONDARY** to any other collectible group insurance benefits. This means that any claim for benefits must first be filed with the group insurance company providing coverage for the student-athlete. After the primary insurance has paid all available benefits, our athletic insurance company will consider the remaining amounts based on usual and customary charges. We do not have the option of waiving the requirement of filing with the student's insurance policy first. The secondary insurance is not likely to cover charges not covered if the primary insurance is an HMO that does not cover charges because the athlete is out of network. If you have an HMO that does not cover services in the Orange City area we strongly suggest buying another policy for the student athlete. **ALL CHARGES NOT COVERED BY YOUR PERSONAL INSURANCE COVERAGE OR BY NWC'S SECONDARY INSURANCE IS THE ATHLETE'S RESPONSIBILITY.**

*All athletes must provide the NWC Sports Medicine Staff a copy (front and back) of their current insurance card. They can fax a copy to 712-707-7305 or email a copy to rloutsch@nwcsiowa.edu.

I have read and understand the above statement regarding Northwestern College's Secondary Insurance Policy.

(Print Athlete Name)

(Athlete Signature)

(Date)