

Date

To: Concordia College Student-Athletes and Their Parents.

From:

Subject: Insurance for the 2005-2006 Academic Year.

Please note, all Concordia College student-athletes must provide evidence of insurance that includes coverage for athletically-related injuries. This is a prerequisite 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 the Concordia College Department of Athletics. The enclosed Acknowledgement of Insurance Requirements form and an insurance card, or photocopy (front and back), must be on file before a student can participate.

Insurance coverage must have a limit of at least \$75,000 and cover athletically-related injuries. If your insurance does not meet these requirements, Concordia College will review the individual circumstances to determine if the insurance meets the insurance coverage requirement.

The Concordia College Department of Athletics will assume no responsibility whatsoever for the payment of, or authorization to pay, medical expenses resulting from injuries that occur while participating in intercollegiate athletics at Concordia College.

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.

The NCAA's 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). The policy has a \$75,000 deductible. This coverage does not qualify as the basic coverage required for participation in athletics at Concordia College. It is a supplemental coverage in the event of a catastrophic injury. More information on this program can be found on the NCAA's website at [www.ncaa.org](http://www.ncaa.org).

If you have any questions regarding this requirement, please contact me at 218/299-4208. Please visit the Medical Information link as well on the Concordia College Athletics' Athletic Training page, [www.goCobbers.com](http://www.goCobbers.com), for medical coverage information.