



Athletic Department
1033 Springfield Avenue
Cranford, New Jersey 07016
(908)709-7093

To: Participants in Intercollegiate Athletics
Subject: **Athletics Accident Insurance**

1. In the event of an accidental injury as a result of practice of Interscholastic Sports, the College provides Accident Insurance. College policy provides benefits for accidental injury due to direct trauma. The policy does not cover over-use problems. This policy has an effective date of 8/1 and only covers registered students that are on an intercollegiate team at Union County College.
2. Before any student will be permitted to participate in practice or play of any Intercollegiate Athletics, the attached "Acknowledgment" must be completed and returned to the coach or college official.
3. Coverage is afforded if accidental injury occurs during "conditioning" exercises conducted as a part of the regular team practice in an official supervised session. However, any injury resulting from "conditioning" done on an athlete's own time will not be covered (unless the injury results from an approved-on campus activity undertaken with the college permission, or the student has purchased the Union College County Student Accident and sickness Insurance Plan.
4. Any charges you may incur for medical services which are not paid in full or in part by the insurance company must be borne by you (or your parents) and **WILL NOT BE PAID BY THE COLLEGE.**
5. Claim Notice Form
Notify Coach (or other College Official) if you are injured. He/She will complete the school section of the form and give the form to you. This should then be completed by you (or your parents). It is your responsibility to give notice within the time limit required, by sending the complete claim form and itemized bills to:

T.L. Groseclose Associates, Inc.
190 Tamarack Circle
Skillman, New Jersey 08558
609-279-1507

6. Under the College Accident Insurance benefits are payable secondary to any other insurance that you may have. This means if you have a claim for an injury, you must first file through your personal insurance plan before you file under the college plan. After your personal insurance has made payment, the balance will be considered for payment by the College Insurance plan. Again, any charges you may incur for medical services which are not paid in full by your personal insurance and the College plan must be borne by you (or your parents).

In the event of a claim the following time limits apply:

30 days- first medical treatment must be given within 30 days

90 days- claim form must be filed within 90 days

1 year- the policy provides benefits for one year following reported intercollegiate sport injury

Please make note. The policy has a \$500.00 limit for Physical Therapy treatment.

7. If you use a Devon Provider www.devonhealth.com, you will likely reduce your out of pocket costs.

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 AUTHORIZATION FORM

To: Union County College
 Re: Intercollegiate Athletic Insurance

I have received and read this notice relative to the Athletic Accident Insurance. I understand that in the event of a claim, I must first collect under any other insurance available to me before the College's Insurance benefits are payable. I also understand that reimbursement for medical expenses under the College's Insurance will be limited to the extent payable by the insurance company and that any expenses not reimbursed shall be the responsibility of the undersigned and NOT by the college.

Please Print

Student's Name _____
 (Last) (First)

Address _____

City/State/Zip _____

Signature of Student _____ Date _____
 (If student is under 18, parent/parents must also sign)

Parent Signature _____ Date _____

Parent Signature _____ Date _____