

“Athletic Accident Coverage”

Charleston County School District has contracted insurance coverage applicable to its athletic programs known as “Athletic Accident” coverage.

Participating in the “Athletic Accident” insurance program is mandatory for students participating in any kind of school sponsored sport. The premium for “Athletic Accident” insurance coverage must be paid **one week before the first athletic contest in his/her sport.**

The premium for “Athletic Accident” insurance is \$52.00. Checks are made payable to Wando High School.

The “Athletic Accident” insurance policy is an “excess” policy which means that if a student has some other insurance for accident and health, that insurance will pay first to the limit of its coverage and then the “Athletic Accident” policy will pay the excess charges to the limit of its coverage and according to the attached schedule.

It is important to note that this insurance plan is not designated to pay 100% of the cost of medical treatments. Such coverage would be cost prohibitive. This plan is designed to defer much of the cost of medical treatment for parents.

The effective day of “Athletic Accident” coverage is the date the premium is paid (but not prior to the beginning of the sports activity/practice the student is participating in.) Only one premium payment of \$52.00 will be charged per student regardless of the number of athletic activities the student may be involved in. For example, if a high school senior pays football, as well as baseball, a one-time premium of \$52.00 for the year will provide insurance for that student for both sports.

It should be noted that “Athletic Accident” coverage will only apply to travel to/from practice and play applicable to sporting events. To provide coverage away from sporting events, students should purchase either the school-time insurance or the 24-hour insurance in addition to the “Athletic Accident” insurance coverage.

No premium will be charged for sports tryouts. The company will honor all claims incurred during tryouts for any player even if a player is subsequently cut or quits. However, if a player is injured during tryouts, he/she must pay the premium to receive the benefits.

It is important to note that participation in the “Athletic Accident” insurance program ***is not an option*** for student athletes. Participation is mandatory. The premium of \$52.00 must be paid at the beginning of the sport or practice. Checks or money orders should be made payable to **Wando High School**. Students who quit or are dismissed from the team are not entitled to a refund.

CLAIMS

Claim forms are available from Coach Buchman in the Athletic Department. When there is an injury, the school's only responsibility is to verify the student's name and circumstances of the accident. The parents and/or medical providers will file the claim with the company. There is no further school involvement. Questions regarding insurance issues may be directed to the CCSD Insurance Technician (566-1829)

NOTICE TO PARENTS OR PARTICIPANT

It is the parent's/guardian's/participant's responsibility to file this completed claim form. The insurance may not cover all expenses. The parent or guardian is responsible for non-covered charges.