

## Excess Sports Accident Blanket Policy

### ***What is covered?***

If you are injured while playing an intercollegiate or club sport, medical costs not covered by your primary insurance will be submitted to the insurance company through Gallagher Koster and processed under the Excess Sports Accident Blanket Policy purchased by your college. Claims will be paid at 100% Usual and Customary charges after the per injury deductible of \$500 has been satisfied.

### ***What if I already have other insurance?***

The Excess Sports Accident Blanket Policy is in excess of any other insurance you may carry. This means that if you are insured under your parents' or other health insurance policy, all of the medical bills for your injury **must be submitted to that insurance company first.** The Excess Sports Accident Blanket Policy will then cover 100% Usual and Customary charges on unpaid claims (including co-pays and deductibles) subject to policy terms and conditions.

Catastrophic injuries are insured by the NCAA for intercollegiate sports. If you suffer a catastrophic injury, your college administrators will discuss your coverage with you.

**For additional information or  
claims assistance, please contact:**

**Gallagher Koster**  
500 Victory Road  
Quincy, MA 02171

Email: [sports@gallagherkoster.com](mailto:sports@gallagherkoster.com)

Website:  
[www.gallagherkoster.com](http://www.gallagherkoster.com)

**Toll Free:** 1-877-345-8928

**Fax:** 617-479-0860

**Local Tel:** 617-770-9889

*The summary description of coverage in this brochure is for informational purposes only. In the event of any conflict between this brochure and any other description of the services provided and any insurance policies, the actual insurance policy will control.*

**Plan is underwritten by:** Chartis  
**Claims Administration provided by:**  
Bob McCloskey Insurance

Students are responsible for proper and timely filing of all claims. Smith College is not responsible for any losses or unpaid expenses resulting from failure to properly file or document a claim.



## Smith College

### Excess Sports Accident Blanket Policy

#### Insurance Information Brochure

**Effective Dates:**  
**August 1, 2013**  
**through**  
**August 1, 2014**

Administered by:



Arthur J. Gallagher Risk Management Services, Inc.

### ***What do I do if I suffer a sports injury?***

If you are an intercollegiate athlete, advise your coach you have been injured and see your athletic trainer as soon as possible.

**Complete Part A** of the Sports Injury Claim Form. Forms are available in the training room for intercollegiate athletes. Make sure the athletic trainer signs the form. Club athletes should visit Health Services to complete a claim form.

Then **complete Part B**, filling out all parent / guardian insurance information.

Make a copy of the claim form and keep it for your records. Send the original to Gallagher Koster via postal mail or fax. As you receive Doctors' bills and primary insurance Explanation of Benefits (EOB), forward those to Gallagher Koster as well. Keep copies of all bills for your files.



Arthur J. Gallagher Risk Management Services, Inc.

### ***When do claim forms have to be submitted?***

Completed claim forms must be submitted within **90 days from the date of injury** or you may be denied coverage.

First medical treatment, by an athletic trainer or a Doctor, is required within **180 days** from the date of injury.

### ***I am insured under my College's Student Accident and Sickness Plan. Do I still have to complete a Sports Injury Claim Form?***

Yes, you do. The Student Accident and Sickness Plan will only cover up to the \$500 deductible for intercollegiate sports injuries. A claim form initiates a record of a sports injury and will enable any additional outstanding claims to be processed.

### ***How much does the excess insurance cover?***

The Excess Sports Accident Blanket Policy provides up to \$90,000 per injury for intercollegiate sport injuries. Coverage under this policy is in excess of all other collectible insurance.

### ***What if I am injured in a sport that is not an intercollegiate sport?***

Though the Excess Sports Accident Blanket Policy does not cover injuries sustained during intramurals, personal sports activities or class activities, such injuries are not excluded from the College's Student Accident and Sickness Medical Insurance Plan. If you are enrolled in the College's Student Accident & Sickness Medical Insurance Plan, please follow the instructions in the Plan brochure to submit a claim for these types of injuries. If you are not enrolled in the College's Student Accident & Sickness Medical Insurance Plan, please contact your parents' or personal health insurance company for claim submission information.

Club sports are covered under the Excess Sports Accident Blanket Policy, up to \$25,000 per injury. If a club sports injury exceeds \$25,000, your college administrators will discuss your coverage with you.