

Lynchburg College Intercollegiate Excessive Athletic Insurance – POLICY PROVISIONS

- A. Your current coverage has no deductible and a medical maximum of \$75,000 per claim. The university has drafted authority for the first \$500 of claims. These may be paid on either the primary or excess basis. Claims over \$500 are processed in our office. This policy is underwritten by the Guarantee Trust Life Insurance Co. also contains a \$1000 Accident Death Benefit and a \$5,000 Dismemberment Schedule.
- B. HMO (Health Maintenance Organization) or PPO (Preferred Provider Organization) For the parents to have payable coverage on their son or daughter, when a member of these organizations, they must use the authorized medical vendors from the list provided to them. Your coverage through our office is EXCESS coverage and does contain an exclusion for those bills incurred that were “payable” by the family insurance or plan. If the parents or students choose not to use the authorized medical vendors of their plan, they should be aware that your coverage will **not** be able to pay the bills incurred that would have been honored had they used the proper vendors or procedures.
- C. An ACCIDENT is defined as an unexpected, sudden and definable event, which is the direct cause of a bodily injury, independent of any illness, prior injury or congenital predisposition. Conditions which result from participation in sports do not necessarily constitute an accident. However, as a special provision of your coverage, illnesses, diseases, degeneration and conditions caused by continued stress to a particular area of the body, and existing conditions aggravated or exacerbated by an accident which are normally not covered, are covered to a maximum of \$3,000 per claim.
- F. Treatment by a licensed practitioner of medicine must begin within 90 days of the accident.
- G. Only expense incurred within 52 weeks of the date of the original accident are considered under the basic (\$0 - \$15,000) policy. When claims exceed \$15,000 the incurring period is increase to 208 weeks from the date of the original accident.
- G: Notification of a claim must be given to Student Athletic Protection, Inc. within one year from the date of the accident. All medical bills must be presented for payment within fifteen months of the date of the original accident.
- H. The following exclusions are included in your Guarantee Trust Life Insurance Co. policy:
1. Suicide or a sudden attempt while sane; or self-destruction or an attempt to self-destroy while insane.
 2. Riding in a vehicle or device for aerial navigation, except as a passenger in a scheduled aircraft used for the transportation of passengers.
 3. Service provided by the Policyholder’s infirmity employees or salaried physician. This includes team physician, team trainer or nurse.
 4. Declared or undeclared war.
 5. Expenses covered by: a. Worker’s compensation; b. any Occupational Disease Law.
 6. Loss covered by other valid and collectable insurance or plan.
 7. Hernia, in any form.
 8. Sickness or disease, in any form, except as noted above.
 9. Fighting, unless as an innocent victim.
 10. Expense incurred for the use of orthotics unless used exclusively to promote healing.
 11. Use of electric, bio-mechanical devices (bone growth stimulators).
 12. Non-prescription drugs.