



Davidson College Athletics Insurance Coverage Letter

The Davidson sports medicine department provides medical care to scholar athletes for athletic related injuries while they are competing in intercollegiate athletics at Davidson College. Davidson Athletics carries a secondary medical insurance policy that assists in coverage for scholar athletes in the event of an athletic injury.

Our secondary insurance policy operates on the basis that the primary insurance policy carried by the scholar athlete and/or the scholar athlete's parents is the primary coverage and will be applied first for medical, dental, and hospital services. The Davidson Athletics insurance plan will be applied after your primary insurance has paid its benefits. The Davidson athletics insurance plan will only pay charges for authorized services for bodily injuries sustained during supervised participation in intercollegiate athletics. Our secondary policy will not provide benefits for pre-existing injuries, general medical conditions, or any injuries occurring prior to August 1st, 2016. Any costs associated with an injury occurring prior to this date is the sole responsibility of the athlete.

The scholar athlete may be responsible for the cost of treatment and rehabilitation where services are arranged without prior knowledge and approval of the athletic department. Students injured while participating in the athletic department program should report the injury to the athletic training staff and obtain services through our network of medical providers affiliated with Davidson College.

Davidson College requires all scholar athletes to have and maintain a personal insurance policy that covers intercollegiate athletic injuries. This primary insurance plan must provide coverage in the state of North Carolina and approve OrthoCarolina physician network as an in-network orthopedic provider. **No scholar athlete will be allowed to compete or practice until proof of adequate insurance coverage is provided to the sports medicine department and verified through our insurance provider.**

Davidson College Student Health Center provides an insurance option for families that may lack adequate primary coverage. This policy is available through the Davidson College Student Health Center and has excellent coverage for our scholar athletes in the North Carolina area and with our team physicians.

If you are an international scholar-athlete, it is required for you to purchase insurance coverage that provides benefits in the United States. The Davidson College Student Health Insurance plan is the optimum plan to provide coverage for our international scholar athletes and thus is required for our international student athletes to purchase.

If you have any further questions please feel free to contact Insurance Coordinator, Brian Wheeler. He can be reached by telephone at 704-894-2144 or email at brwheeler@davidson.edu.

Sincerely,

Beth Hayford LAT, ATC

Assistant Athletic Director/ Head Athletic Trainer
Davidson College