

NIAGARA UNIVERSITY'S INSURANCE POLICY

The insurance that the university carries covers expenses resulting from accidental bodily injury which occurs in the course of authorized practice, play or group travel related to the participation in the athletic program. If a student athlete practices or competes with a pre-existing condition, any re-occurrence or further injury will not be covered under the university's insurance.

The insurance provides secondary coverage, which means that it activates when your insurance policy reaches its limits. **In other words, it is you or your son's/daughter's personal insurance policy which provides primary coverage.**

However, failure by your or your son/daughter to follow the terms and conditions of your primary policy and to utilize it properly will not in any way increase the university's liability under their policy.

Instructions for Athletic Participants to Follow in the Event of an Injury:

American/ International/ Canadian Athletes:

The first step is to fill out a claim form with an athletic trainer. **You should expect bills from medical care providers (hospital/doctors). These bills cannot be ignored; they will not go away. The university cannot take action to have these bills covered by our insurance company until you do your part to have your insurance company process the bills.** Therefore, upon receipt of the bill, this bill must be submitted to your insurance company. Your insurance company will process the bills and make payment based on your insurance contract. You should receive documentation from your insurance company as to what they paid. If you do not receive this explanation of benefits, you must contact your insurance company for it. **Niagara University will not process bills without documentation from your insurance company as to what they paid and what they did not pay.** If you do not hear from your insurance company within 4 weeks, you should contact them to determine whether your bills have been processed. Sometimes insurance companies need a reminder that you are waiting for their determination. Do not assume, if you do not hear from them, that the matter has been taken care of. You will receive an adjusted bill from the medical care provider indicating what has been paid by your insurance company, and what balance is still outstanding. **The explanation from the insurance company and the bill from each medical provider must be turned into the Business Services Office in Alumni Hall during normal business hours. Business Services will then send these documents to the university's insurance company for processing.**

Business Services will work with you to settle your accounts. Use them as a valuable resource. If at any time you have questions regarding the processing of bills for your injury, call the office of Business Services during normal business hours at 286-8365.

You should expect bills periodically if you do not take action or if there is a balance still outstanding. **If a balance remains outstanding, medical providers can and do send your balance to a collection agency for payment.** Therefore, continue to work towards getting the bills paid, **DO NOT IGNORE THEM.**

Students that have No Primary Insurance:

See the athletic trainer to fill out a claim form along with an additional form that indicates that you have no insurance. Once you begin receiving bills, bring them to the Business Services Office for processing. Do not assume that because you have no insurance, the university will automatically process these bills. You must contact the Business Services Office at 286-8365 for processing.

International Students, other than Canadians:

You should also follow the guidelines for US athletes. However, you may have some unique insurance requirements. Utilize the Business Services office to work through your international processing if you do not understand the requirements of your insurance company.

Again, if you have any questions, please call the Business Services office at 286-8635. Business Services regular hours are 9-5 Monday-Friday. Summer hours are 8:30-4:30 Monday-Thursday and 8:30-12:00 on Friday.