Swarthmore College Sport Medicine  
Secondary Athletic Insurance

When a Student-Athlete is injured during an NCAA sanctioned practice or competition they are covered under our Secondary Athletic Insurance policy. By definition, an NCAA sanctioned event is one that is supervised by a coach.

These are the steps that must be taken in order to guarantee coverage for **Non-Emergency Injuries:**

1. If the injury occurs when no Athletic Trainer is present, a coach is not allowed to make a diagnosis or treat. They must refer the student-athlete to the Athletic Training Room.
2. The injury must be evaluated by the Athletic Training Staff in a timely manner.
3. The Athletic Training Staff must treat the injury.
4. Based on the evaluation and treatment, the Athletic Training Staff will make the appropriate referral when a student-athlete needs care outside of the Athletic Training Room.
5. A claim form will be filled out by the Athletic Trainer and reviewed and signed by the student.
6. The completed claim form will be sent to our insurance company.
7. The insurance company will cover up to what is customary and reasonable.

These are the steps that must be taken in order to guarantee coverage for **Emergency Situations:**

1. Send student-athlete to the Emergency Room.
2. The student-athlete will follow up with a member of the Athletic Training Staff the next day or when released from the hospital.
3. A claim form will be filled out by the Athletic Trainer and reviewed and signed by the student.
4. The completed claim form will be sent to our insurance company.
5. The insurance company will cover up to what is customary and reasonable.

* A claim must be filed on the student's primary insurance before the college insurance pays any claim.