

# MACALESTER COLLEGE INTERCOLLEGIATE ATHLETICS INSURANCE REQUIREMENTS

Macalester College requires all students to demonstrate evidence of health insurance every year. Students must go online to either opt out of the college Health Insurance policy by providing information on coverage or waive in to purchase the policy that the College offers. In addition, all Macalester College intercollegiate student-athletes must provide evidence of insurance that includes coverage for athletically-related injuries and coverage of up to \$90,000.00. This is a NCAA requirement and a prerequisite for practice and competition. No student will be allowed to participate in any way until such evidence of current insurance coverage is on file with the Macalester College Department of Athletics. The below Acknowledgement of Insurance Requirements form and photocopy of both sides, must be on file before a student can participate. Insurance must provide coverage up to a minimum of \$90,000 and cover athletically-related injuries. ***Macalester College will assume no responsibility whatsoever for the payment of, or authorization to pay medical expenses resulting from injuries that occur while participating in intercollegiate athletics at Macalester College.***

If you have questions regarding the terms of your coverage, you should contact your insurer immediately. Please be sure to note if there are any exclusions in your policy regarding athletically-related injuries. Also, please be sure that your insurance will cover your student-athlete in the Twin Cities Metro Area of Minnesota. **We do highly recommend that student-athletes consider enrolling in the student insurance policy offered by Macalester College through Aetna. This policy will give very good coverage of injury and illness while your student-athlete is living in St. Paul.** For more information on this policy please visit this website: <http://www.macalester.edu/health/insurance.html>

The team physicians that we use at Macalester College are at Allina Health Sports and Orthopaedic Specialists (8100 West 78<sup>th</sup> Street, Suite 225, Edina, MN). Please check with your insurance company to find out if your student-athlete will be covered at this facility. For imaging services our preferred provider is CDI (Center for Diagnostic Imaging). We are able to refer student-athletes to other facilities if the need arises. Please advise us of the covered facilities in this area if the above clinics are not covered by your insurance.

The NCAA's Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity (subject to all policy terms and conditions). The policy has a \$90,000 deductible. This coverage does not qualify as the basic coverage required for participation in athletics at Macalester College. It is **supplemental coverage** in the event of a catastrophic injury. More information on this program can be found on the NCAA's web-site at [www.ncaa.org](http://www.ncaa.org)

If you have any questions regarding this requirement, please contact Paula Natvig at [natvig@macalester.edu](mailto:natvig@macalester.edu).

### Acknowledgement of Insurance Requirements

STUDENT ATHLETE	MACALESTER COLLEGE ID	DATE OF BIRTH	SPORT

I, \_\_\_\_\_ as parent, guardian, or legal representative attest  
(Policy Holder, please print)

that \_\_\_\_\_ has insurance coverage under a  
current \_\_\_\_\_  
(Student-Athlete Name, please print)

insurance policy for injuries that occur while he/she is participating in intercollegiate athletics.

This policy covers claims to at least **\$90,000**.

**If there is a material change in coverage or expiration of coverage, I agree to notify Macalester College of this development and update the insurance information I have on file with Macalester College.**

I understand and agree that Macalester College will assume no responsibility whatsoever for the payment of, or authorization to pay medical expenses resulting in injuries that occur while participating in intercollegiate athletics at Macalester College.

\_\_\_\_\_  
Policy Holder Signature

\_\_\_\_\_  
Date

You will be required to upload a copy of the front and back of your insurance card(s) under the insurance tab in your Sportsware account. If you have any questions on how to do this, please email Paula at [natvig@macalester.edu](mailto:natvig@macalester.edu).