



Intercollegiate Athletics  
Johnson Center  
138 N. Lucretia Street  
Oakland City, IN 47660

Welcome:

We are happy to have your son or daughter participating in Athletics at Oakland City University. We want to provide the best medical care possible for all our athletes, and because of this, we have taken out an insurance policy to help cover any possible injury that our student athletes might incur while participating in sports at OCU.

Our athletic insurance policy which provides insurance for your son or daughter for injuries occurring while participating in the play or practice of intercollegiate sports is "**EXCESS**" or "**SECONDARY**" to any other collectible group insurance benefits. This simply means that any claim for benefits must **first** be filed with the group insurance company providing coverage to your son or daughter through your employer or your spouse's employer. After they have paid all available benefits, our athletic insurance company **will pay any remaining amounts**. We, as the school, do not have the option of waiving the requirement of filing with your group insurance.

The NCAA has also purchased a Lifetime Catastrophic Athletic Insurance Policy for our athletes. This policy covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity. It has a \$75,000 deductible, which would be met by your insurance coverage and our secondary policy, and is supplemental coverage in the event of a catastrophic injury. We certainly hope that nothing serious happens to your son or daughter, but should a serious injury occur, we have a policy that will help defray costs associated with the injury. More information on this program can be found on the NCAA's web-site at [www.ncaa.org](http://www.ncaa.org)

Also, to help prevent confusion concerning our coverage, it is important that you know that our insurance **will not** cover any injury that does not happen as a direct result of organized weight training and conditioning activities and practices or games (e.g., illness, accidents at the dorm, etc., are not covered). The Athletic Department will not be responsible for any medical bill incurred by a student athlete who sees a physician, has x-rays, or receives treatment without the prior knowledge and consent of the universities full-time licensed athletic trainers.

Please carefully read through and complete the attached athletic forms and return these forms to:

Athletic Department  
Johnson Center  
Oakland City University  
138 N. Lucretia Street  
Oakland City, IN 47660

Thank you.