



Insurance Memorandum

TO: Wheaton College Student-Athletes and Parents/Guardians

FROM: Gregory J. Steele
Head Athletic Trainer

Please note, all Wheaton College student-athletes must provide evidence of insurance that includes **coverage for athletic related injuries**. This is 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 Wheaton College Department of Athletics. The enclosed Acknowledgement of Insurance Requirements form and a photocopy of both sides of your insurance card must be on file before a student can practice or play.

Insurance coverage must have a minimum of at least \$75,000 and cover athletic related injuries. If your insurance does not meet these requirements, Wheaton College will review the individual circumstances to determine if the insurance meets the insurance coverage requirement.

Wheaton 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 Wheaton 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 athletic related injuries.

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 \$75,000 deductible. This coverage does not qualify as the basic coverage required for participation in athletics at Wheaton College. It is supplemental coverage in the event of a catastrophic injury. More information on this program can be found on NCAA's web-site at www.ncaa.org.

If you have any questions regarding this requirement, please contact me at:
(508) 286-3986 or gsteele@wheatonma.edu.

Sincerely,

Gregory J. Steele
Head Athletic Trainer