



## NWC ATHLETICS – ASSUMPTION OF RISK & FINANCIAL RESPONSIBILITY

Sport: \_\_\_\_\_

Student Athlete's Name: \_\_\_\_\_

DOB: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Many benefits are afforded to student athletes participating at Northwest College (“the College”). The purpose of this notice is to make student athletes and parents/guardians aware that dangers do exist that may lead to injury, participation is voluntary, student athletes assume the inherent risk in participation, and the student athlete and/or parents/legal guardians are responsible for medical costs associated with an athletic injury/illness.

Student athletes assume all risks of accident, illness or injury associated with their participation in intercollegiate sports. Student athletes must share in the responsibility for their own safety and the safety of others as each participates in intercollegiate athletics for the College. The student athlete could be mildly, student athlete accepts responsibility for reporting their illness and injuries to the College’s athletic training, including any signs and symptoms of concussion.

### **FINANCIAL RESPONSIBILITY**

Northwest College student athletes are strongly encouraged to purchase their own health insurance coverage and/or participate in their family’s health insurance plan to cover expenses associated with accidents and injuries while participating in intercollegiate athletics. The College is immune from liability for the inherent risk in intercollegiate athletics. The College **does not** purchase or acquire health insurance for student athletes.

Presently, as part of tuition and fees, the College provides an “accident only” secondary health insurance policy to full time students (12+ credit hours) which provides coverage for athletic/accident injuries arising from intercollegiate athletics. This insurance is secondary to the student athlete’s primary health insurance policy. This policy is a no-deductible accident policy with a \$25,000.00 maximum limit. The student athlete and/or parents/legal guardians, if providing health insurance, are responsible to submit claims in a timely manner and provide all information required by the student accident health insurance policy. The College can assist the student athlete or parents with claims submission and filling out forms, but the student athlete is ultimately responsible for submitting claims and providing information requested by the insurance carrier. If injury costs exceed the \$25,000.00 maximum limit, the College may also provide an excess student accident insurance policy which may be applicable to the student accident insurance policy. Neither the student accident policy nor any excess policy acquired by the College is meant to cover the entire cost of an athletic injury nor is it a guarantee of coverage. Coverage is applicable to the terms and conditions of each separate accident policy.

The Northwest College Athletic Training / Sports Medicine Policies and Procedures Manual has specific information applicable to athletic training and procedures applicable to the athletic training staff and student athletes. Information on the student accident insurance availability and claims process can also be found there. The Manual is online and can be viewed at <http://www.nwc.edu/athletics/athletic-training-nwc.html> and by executing this notice; we acknowledge having reviewed those policies and procedures.

It is requested that the student athlete provide this notice to your parents/legal guardians, particularly if the parents/legal guardians are assisting by providing personal health insurance to ensure understanding of financial responsibilities.