IV. ATHLETIC INSURANCE

Every student-athlete is required to provide his or her own insurance coverage up to $15,000. Washington College has a secondary insurance policy that covers expenses greater than $15,000 to $89,999.

Washington College participates in a lifetime catastrophic injury insurance program sponsored and paid for by the NCAA. The program will provide disability benefits and lifetime medical and rehabilitation benefits to insured students who suffer injuries while participating in the Washington College intercollegiate athletic program. The NCAA policy covers insured students in excess of the deductible amount, other insurance coverage, government programs or other sources.

Benefits (subject to the limitations of the above plan) begin only after the insured students' medical and dental expenses exceed the deductible amount of $90,000. Benefits would be payable for life with no limit on the total dollar amount. Expenses incurred for hospital care, surgical services, extended care facilities and rehabilitation services are covered.

Coverage under this plan will be provided to all student-athletes involved in intercollegiate activities representing Washington College, including scheduled games, organized, supervised practice sessions, or official team or group travel in conjunction with the intercollegiate athletic program.