2026-2027 Student-Athlete Insurance

Accident Insurance for all full-time enrolled Athletes

Summary:

Congratulations! As an athlete at Northwestern College you are enrolled in the student-athlete accident insurance program. This insurance is excess of your primary health insurance or will serve as a primary accident plan in the event you are uninsured. This is a valuable benefit should an unforeseen accident occur – especially one that requires significant medical payments.

A summary of the coverage you have in effect is as follows:

- ✓ Maximum Benefit: $35,000 per sports injury
- ✓ $25,000 maximum benefit - Accidental Death, Dismemberment (AD&D) or Loss of Sight benefit
- ✓ Deductible Amount - $2,000 per sports injury
- ✓ Benefit Period - 104 weeks
- ✓ Co-insurance Percentage - 100% of Usual, Reasonable & Customary (URC) Charges
- ✓ Type of Coverage - Full Excess
- ✓ Insurance Carrier – Mutual of Omaha Insurance Company
- ✓ Claims Administrator - A-G Specialty Insurance

Benefits of Student Accident Insurance:

- ✓ If you have health insurance, this accident plan provides coverage to offset costs related to deductibles, co-insurance or possible denials relating to your health insurance plan.
- ✓ If you do not have insurance, this plan provides you with accident insurance coverage
- ✓ This coverage is worldwide 24/7 and will protect you on and off campus (See List of Exclusions)
- ✓ This program will cover accidents related to participation in club and intramural sports

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We understand that many questions exist regarding a program of this nature; to follow are some frequently asked questions and responses that should help:

QUESTIONS & ANSWERS

Q: Will this policy cover accidents that are not related to a specific school related activity?
A: Yes. This coverage is worldwide 24/7 and will protect you on and off campus.

Q: Will this policy cover participation in organized activities such as club and intramural sports?
A: Yes.

Q: Will this policy provide coverage if a student is sick?
A: No. This is accident only coverage. Benefits are not payable for loss due to sickness.

Q: If I have primary health insurance what benefits will I receive from having this accident coverage?
A: This accident plan may cover various out-of-pocket expenses such as deductibles, denied benefits and co-insurance fees that you may be responsible for from your primary health insurance plan.

CLAIM PROCEDURE

Sports Injury: Please notify and submit claims through your Athletic Training Department.

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