REQUIRING EVIDENCE OF INSURANCE  
(Updated May 2011)

If the institution requires student-athletes to provide evidence of insurance either in place of providing insurance or to "fill in a gap" with the institution's insurance, the following provides suggestions on administering this approach. In addition, we have provided sample forms that the institution can use (or modify) to capture the recommended information.

**What do we need in order to have proper evidence of coverage?**

Evidence of coverage should include the following:
- Copy of a current insurance card
- Completion of an insurance questionnaire requesting:
  - Insurance company information
  - Coverage effective dates
  - Limits of insurance
  - Deductibles/Co-insurance
  - Confirmation that policy applies while participating in collegiate sports (i.e. no exclusion for sports participation)

An individual(s) at your institution should be responsible for reviewing the evidence of insurance submitted to make sure it meets the requirements (effective during playing and practice season, limit equal to or greater than the deductible of the NCAA Catastrophic injury insurance program, covers athletically-related injuries).

**How can we be sure that student-athletes have the proper coverage or that the coverage remains in force throughout the season?**

From a practical standpoint, institutions are not able to thoroughly research each student-athlete's coverage or monitor whether coverage remains in effect throughout the season. However, we recommend taking the following steps to comply with the legislation.

1. Notify student-athletes/parents of the insurance requirement prior to the season (see draft letter to student-athletes and parents).
2. Require the student-athletes or their parents to sign a form acknowledging the insurance requirements (see sample "Acknowledgement of Insurance Requirements" form). This form should include the following:
   - Confirmation that there is insurance coverage in place for athletically-related injuries with a limit equal to or greater than the deductible of the NCAA Catastrophic injury insurance program.
   - Student-athletes/parents are aware that the institution does not have responsibility to pay for medical expenses.
   - Student-athlete/parents will notify the institution if there is a change in insurance.
3. Secure evidence of insurance immediately prior to each academic year, but before student-athletes begin practicing or playing. Ideally, the institution will secure evidence of insurance immediately before each playing season and/or secure an update on the status of insurance during the course of the year.