

DEPARTMENT POLICIES

Student – Athletes

Insurance Process

No student-athlete should be permitted to participate in practices or games until all required insurance and admission forms are completed. A copy of the student-athlete's driver's license and both sides of insurance card should also be on file prior to participation.

Student-athletes must understand that our insurance is secondary coverage and that they must first file with their primary insurance company. *FHU – Athletics will not cover the deductible or extra expenses if the student-athlete is not insured or if their insurance does not cover sports related injuries.*

Our secondary insurance, Student Athletic Protection, Inc., only covers injuries or conditions that occur as the result of participation in team conditioning, practice or play. Illness and injuries that occur outside of team situations are not covered. *Injuries that are not covered by the student-athlete's primary insurance are not covered by FHU – Athletics' secondary insurance.*

All Athletic Injuries MUST be reported to the Athletic Trainer at the time of occurrence for completion of an injury report, omission of reporting to the Trainer will release Freed-Hardeman University of any financial responsibility.

It is important that student-athletes and parents understand that they are responsible for getting physician information, itemized bills, and explanation of benefits from their primary insurance company to Casey Glenn of Student Athletic Protection, Inc. Her number is 800-232-1579.

Our trainer and department secretary work closely with Student Athletic Protection and Sports, Orthopedic & Spine to see that all required paperwork is submitted.

All international student-athletes are required to purchase FHU International Insurance as their primary health insurance through the Office of Student Services- Disability/International Services.

Athletic Trainer/Team Doctor

The Athletic Trainer and team doctor are responsible for the physical welfare of each and every student-athlete. Coaches are expected to follow the recommendations of the Athletic Trainer. Should a disagreement arise concerning the fitness of a student-athlete to participate, the Athletic Trainer will notify the Athletic Director. The Athletic Director will have the final say in the matter.

Should the Team Doctor recommend that a student-athlete not be allowed to participate in practice or play, the player will not play.

Physicals

Student-athletes are not to practice or play prior to having a physical exam administered by Sports, Orthopedic & Spine. Three dates will be provided for our teams. If a student-athlete is not able to participate on one of these dates, he/she will be required to pay for a physical. Our training staff and all coaches are expected to assist with physicals on all designated dates.

