

POLICY PROVISIONS  
**STUDENT ATHLETIC PROTECTION, INC**  
A **SECONDARY** Insurance Coverage

1. **Each Athlete Must have a PRIMARY MEDICAL INSURANCE.**

2. For payable coverage, you must use the authorized medical vendor (clinics, physicians in your network) from the list your Primary Insurance provided you.

If you choose not to use the authorized medical vendors of your Primary Insurance plan or do not receive written permission from your Primary Insurance to receive treatment from an out-of-network vendor, this Secondary Insurance (Student Athletic Protection, INC) will not pay the bills incurred.

**It is your responsibility to know what vendors are within in your Primary Medical Insurance Network.**

3. Treatment by a licensed practitioner of medicine must begin within 90 days of the accident.
4. Only expenses incurred within 52 weeks of the date of the original accident are considered under the Student Athletic Protection policy. When claims exceed the \$15,000 the incurring period is extended to 104 weeks from the date of the original accident.
5. Notification of a claim (FHU Athletic Trainer) must be given to Student Athletic Protection within one year from the date of the accident. All medical bills must be presented for payment with fifteen (15) months of the date of the original accident.  
**Submit all bills and EOBs to FHU Athletic Department** (Trainer or Administrative Assistant) for processing to Student Athletic Protection, INC.
6. An Accident is defined as an unexpected, sudden and definable event, which is the direct cause of a bodily injury, independent of any illness, prior injury or congenital predisposition. Conditions which result from participation in sports do not necessarily constitute an accident, illnesses, diseases, degeneration and conditions caused by continued stress to a particular area of the body, and existing conditions aggravated or exacerbated by an accident may not be covered.
7. Exclusions are:
- Non-prescription drugs
  - Use of electric, bio-mechanical devices
  - Expenses incurred for the use of orthotics unless used exclusively to promote healing
  - Fighting
  - Sickness or disease, in any form
  - Hernia, in any form
  - Loss covered by other valid and collectable insurance or plan