



The NAIA Program

Summit America Insurance Services

Always Staying On Top Of The Game



Message from NAIA President & CEO

Dear NAIA Member Institution:

The NAIA has a long standing tradition of looking for ways to provide opportunities to its membership that an institution would not have available otherwise. The NAIA National Office looked to Summit America Insurance Services to create a unique basic medical program that would look to the future needs of NAIA institutions and work hand-in-hand with the catastrophic plan already in place.

Please take a moment to read over this brochure and contact Summit America to learn more about the plan enhancements exclusively for NAIA member institutions.

I firmly believe that this is an excellent opportunity for NAIA institutions and urge you to consider this program.

Sincerely,

James T. Carr
NAIA President & CEO

The Exclusive NAIA Plan

- **Fully Insured and Self Funded Options Tailored to fit your needs**
- **\$25,000 excess basic accident medical maximum with a 2 year benefit period**
- **24 hour coverage while traveling**
Coverage will extend to injuries sustained during activities authorized, organized or directly supervised by an official representative of the policyholder while traveling in conjunction with a game away from the school premises
- **AD&D benefit increased from \$10,000 to \$15,000**
- **Optional Primary Accident Plan***
A plan will be made available to any institution choosing to require their student athletes to carry primary insurance prior to athletic participation. The institution will be able to choose either \$5,000 or \$10,000 of athletic accident medical coverage. This will ultimately lower the total claims paid under the basic accident medical plan leading to lower expenses.
- **On-line electronic incident reporting**
Complete incident reports on-line and submit quickly and easily. There will be no need to mail claim forms again.
- **Dedicated examiner and customer service representative**
The participating institution will have a dedicated examiner to speak with each and every time they need assistance with claims or benefit determinations
- **ID cards issued for athlete use**
ID cards with Preferred network logos will be issued to the school for use by student athletes that have been injured as part of a covered event. Presenting the ID card to providers at the time of service will identify available network discounts and help increase the timeliness of submission and processing of claims.
- **24 hour on-line access to paid claims**
The participating institution will be granted 24 hour on-line access to view real-time claim status.
- **Seamless claims transition from basic coverage to NAIA catastrophic coverage**
Once a claim reaches the \$25,000 medical maximum on the NAIA basic accident medical plan, we file the claim under the catastrophic plan for you.

This brochure illustrates the highlights of this insurance. All information herein is subject to the policy provisions. If there is any conflict between the brochure and the policy, the policy provisions will prevail.

**Must be enrolled in basic medical plan to obtain this benefit.*

Optional Benefits:

- **Expanded Medical Benefit** - allowing for sports related injuries such as tendonitis, strains, stress fractures, etc.
- **Re-Injury Benefit** - allowing for coverage of re-injury or aggravation of an injury sustained prior to the effective date of the policy
- **HMO/PPO Benefit** - allowing for expenses denied or reduced by the primary carrier for non-compliance
- **Heart or Circulatory Malfunction Death Benefit** - If an Insured suffers Loss of Life resulting from Heart or Circulatory Malfunction (as defined), within 90 days from the date of participating in a scheduled game or supervised practice relating to the first diagnosis, the plan will pay, on behalf of the Insured, a lump-sum benefit

Other Programs Available to NAIA Institutions

• College Accident and Sickness

Summit America is a leader in providing comprehensive and affordable student health insurance plans to colleges and universities across the United States. We are a full service broker and claims administrator supported by an experienced staff of student insurance professionals. We specialize in domestic, international, study abroad, and medical evacuation/repatriation insurance plans.

• Camp and Clinic Insurance

Summit America proudly offers the Coaches' Choice program for sports camps and clinics. It includes comprehensive commercial general liability coverage to protect your organization, coaches and volunteers along with accident medical coverage for participants. An online enrollment option is available on our website to make applying for coverage as easy as possible.

We can also design a custom proposal to meet the needs of schools that conduct numerous, larger sports camps or non-sports camps. Contact one of our knowledgeable sports insurance professionals to discuss your camp insurance needs.

• General Insurance

Amateur sports associations and governing bodies have specialized insurance needs. To get optimal insurance coverage with the most affordable premium, we will navigate the marketplace to find the products that best suit your needs.

Products include:

- Commercial General Liability
- Participant Legal Liability
- Accident Medical
- Catastrophic Medical
- AD&D
- General Property and Casualty Coverages (property, inland marine, crime, etc.)
- Workers Compensation
- Directors & Officers Liability
- Event Cancellation/Loss of Revenue
- Prize Indemnification/Promotion Insurance





To Obtain a Quote:

- Visit us on-line at www.summitamerica-ins.com/naia
- Supply current year and 3 prior years carrier generated loss history through March of the current year
- Supply a sport census indicating number of male and female participants in each sport
- Choose deductible options you would like to consider
- Choose optional benefit riders you would like to include on your policy
- Contact us at 800/955-1991 with any questions



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