



## The NJCAA Program

Summit America Insurance Services  
Always Staying On Top Of The Game



## Message from NJCAA Executive Director

Dear NJCAA Members,

The most important element of the National Junior College Athletic Association, and the one that drives every decision we make, is the student-athlete. So why would we chance putting them at risk?

Since 1996, the NJCAA and Summit America Insurance have partnered to protect those student-athletes by providing quality, affordable medical and catastrophic insurance coverage.

As individuals we insure our car, our home, our life...so doesn't it make sense that as professionals we ensure the well-being of the student-athletes that contribute to our college community? Today more than ever, it is essential to plan for the unexpected.

The material within this brochure has been tailored specifically to meet the needs of the NJCAA student-athlete. Please take the opportunity to review this information and if you feel your current coverage is lacking, call Summit America Insurance to review all of your options.

Sincerely,

Mary Ellen Leicht  
Executive Director



As the NJCAA Endorsed Athletic Insurance Provider, Summit America Insurance Services, LC is committed to providing the highest level of customer service to all member institutions. We have the experience and knowledge to guide NJCAA institutions when purchasing athletic insurance. Our focus is your college. The following program has been developed specifically for NJCAA institutions. This outline is a general summary of benefits available, however we recommend you contact Summit America in order to tailor a plan to best fit your athletic program needs.



## Standard Policy Benefits

- **\$25,000 excess basic accident medical maximum with a 2 year benefit period**
- **\$10,000 AD&D benefit for covered injuries (other maximums available)**
- **\$25,000 Dental Maximum**
- **On-line electronic claim form**  
Complete incident reports on-line and submit quickly and easily. There will be no need to mail claim forms or track down students for signatures.
- **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 athletic 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 claims status



## Optional Benefits

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





## To Obtain a Quote:

- Visit us on-line at [www.summitamerica-ins.com/njcaa](http://www.summitamerica-ins.com/njcaa)
- 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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