Lamar University Athletics Primary Insurance Policy

Lamar University Athletics Department carries a secondary (excess) insurance policy which pays benefits only over and above benefits provided by the primary insurance policy or policies held by a student-athlete, his/her parent’s, and/or his/her spouse for injuries sustained while participating in University-sponsored intercollegiate athletics (covered medical events). (Coverage subject to terms and conditions of the applicable insurance policy.)

Please note that we cannot submit a claim to our secondary insurance carrier until the claim has been processed by the primary insurance covering the student-athlete.

Non-scholarship student-athletes are REQUIRED to provide proof of primary insurance coverage meeting the following:

- Primary Insurance MUST cover athletic injuries*
- Deductible must not exceed $1,500.00

*Please note: the Academic Health Plans insurance (Texas True Choice) offered through the Lamar University Student Health Center does not provide coverage for intercollegiate athletics injuries and will not be sufficient to satisfy the primary insurance requirement.

ALL student-athletes are required to submit completed Insurance Information Forms to the Head Athletic Trainer. NO student-athlete will be allowed participate in any athletic activities including conditioning, weightlifting, practice, travel or competition until the completed forms are on-file in the Department of Athletic Training.

Completed insurance information forms may be faxed to (409) 880-2366 (direct, secure fax – no coversheet please), emailed (PDF format) to josh.yonker@lamar.edu, or hand-delivered to the Head Athletic Trainer (Dauphin Athletic Complex – Room 101C).

Scholarship student-athletes: if you are dropped from your primary insurance coverage, you must notify the Head Athletic Trainer within 24-hours. Failure to provide this notification will leave you and/or your parent(s)/guardian(s) responsible for meeting the deductible of our secondary insurance coverage if you are injured. (Current deductible is $1500.00)
Covered medical events include only those in which a student-athlete is injured in the course of practicing, traveling or competing for Lamar University. The practice or competition must be institutionally organized and supervised by a member of the respective coaching staff, athletic training staff, or sport performance staff to be considered a covered medical event. Travel is only a covered event when it is University sanctioned and scheduled TEAM travel. Student-athlete travel in personal vehicles is not a covered event.

Please note the following exclusions:

Lamar University will not be responsible for payments of medical attention for student-athletes due to the following reasons:

- Injuries or illness incurred that are not directly caused from participation in supervised practices or competition, including “pick-up” games, whether in an athletics facility or not
- Any medical treatment and/or surgery where an athletic injury (received as a student-athlete of Lamar University) is not the direct cause (i.e. appendectomy)
- Any dental procedures with the exception of those necessary to repair an injury to sound, natural teeth caused by athletics (i.e. tooth fracture, avulsion, etc.)
- Any dental injury in a sport requiring a mouth-guard if protective equipment (mouth-guard) is altered or not worn
- Injuries incurred as a result of fighting
- Any chronic or recurrent injury which was initially sustained prior to or outside of participation in intercollegiate athletics at Lamar University.
- Injuries incurred from some activity other than a covered medical event as defined previously
- Any personal-vehicle travel by student-athletes
- Failure to report an injury within a reasonable time period after the injury occurrence, as determined by the team physician and head athletic trainer (generally injuries must be reported the same-day of occurrence during an “in-season” period and within 48 hours during an “out-of-season” period)
- Failure to obtain a written treatment authorization from the Head Athletic Trainer prior to seeking outside medical consultation. Unapproved consultations or treatments are not covered under our secondary insurance coverage and will not be paid by the Athletics Department.
- Any medical expenses occurring more than 104 weeks following the initial date of injury
- Failure to report to the head athletic trainer any change of primary health/medical insurance coverage within 2 business days

Please contact the Head Athletic Trainer at (409) 880-2359 with any questions.