

RISD Athletic Insurance Acknowledgement

Parents & Guardians: **Richardson ISD DOES NOT provide any insurance coverage for students grades 7 -12 involved in interscholastic sports.** However, accidents occur, so RISD has arranged a **VOLUNTARY** student accident insurance program available for purchase. This program does not provide comprehensive coverage. You will be given an information packet for this program with all the details and prices, **at your request** or you can go to <http://www.studentinsuranceplans.com/> to sign up. If you have medical insurance, this coverage is designed to supplement your insurance. If you do not have insurance, the benefits may not be adequate to cover the **FULL COST OF MEDICAL TREATMENT**, but will help offset some of the cost. You must file on any other insurance you have first and then on this policy second. Once your primary insurance has paid, then the remaining balance up to a certain maximum will be paid by the supplemental policy. If you do not have primary coverage, the insurance will only pay the maximum allowed benefit. ***THERE IS NO GUARANTEE THAT ALL MEDICAL EXPENSES WILL BE COVERED.*** Claim forms, available through the head coach or athletic trainer, should be taken to the doctor when an injury requires further professional medical treatment. Claim forms need to be filed within 90 days of the initial injury. The supervising coach or athletic trainer must receive prior notice that an athlete is going to the doctor because of an athletic injury. This is not done to prevent an athlete from going to the doctor, but so that we can keep up with injuries accurately and follow up accordingly. **Any athlete who has sustained an injury due to UIL sports participation or workouts should report the injury to the athletic trainer or coach immediately.** The school will not be held responsible for any visits to the doctor. Please understand that **BENEFITS** of the secondary insurance will vary according to injury, physician and/or hospital visited.

