

BULLOCK CREEK ATHLETIC DEPARTMENT

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Dear Parent/Guardian,

School sports participation, like much of what our children enjoy, has some inherent risk of injury. However, the leadership of interscholastic athletics in Bullock Creek Schools and across the state of Michigan is attempting both to provide as safe an experience as possible and enhance the health of student-athletes.

As part of these efforts, the Michigan High School Athletic Association (MHSAA) provides all of its member schools with a "Catastrophic Accident Medical Insurance Policy", which pays up to \$500,000 for medical expenses left unpaid by other insurance after a deductible of \$25,000 per claim in paid medical expenses has been met. All students enrolled in grades 7 – 12 at MHSAA member schools who are eligible under MHSAA rules and participating in practices or competition in sports under the MHSAA's jurisdiction are covered by this policy for injuries related to their athletic participation.

Beginning with the 2015-16 school year, the MHSAA is also providing eligible athletic participants at each MHSAA member junior high/middle school and high school with additional insurance that is intended to pay accident medical expense benefits resulting from a suspected concussion. The injury must be sustained while the athlete is participating in an MHSAA covered activity. Policy limit is \$25,000 for each accident. Covered students, sports and situations are identical to the catastrophic accident medical insurance. There is no deductible to meet under the concussion policy. The coverage is excess/secondary to any other coverage the student has.

This new program intends to assure that all eligible student-athletes in MHSAA member schools in grades 7 – 12, male and female, in all levels for all sports under the jurisdiction of MHSAA, receive prompt and professional attention for head injury events even if the child is uninsured or under-insured. Accident medical deductibles and co-pays left unpaid by other policies are reimbursed under this program to the \$25,000 limit of the policy.

Should you have need to make a claim under this new program, contact Terri Bruner at terri.bruner@kandkinsurance.com or 800-237-2917 for more information.

Sincerely,

Ryan Badour
Athletic Director