

April 4, 2008

TO: Franklin Pierce University Student-Athletes and Their Parents

FROM: Mr. Bruce Kirsh, Director of Athletics

SUBJECT: Insurance for the 2008-09 Academic Year

Franklin Pierce University provides accident medical coverage for student-athletes, student-trainers, student-coaches, student-managers, and cheerleaders for athletically-related injuries. However, coverage is subject to specific policy terms and conditions and includes certain restrictions and exclusions of which you should be aware. Summary of Coverage (This is a summary and does not replace the language of the policy. In case of any conflicts, the language of the policy prevails.)

Accidental Death	Maximum \$10,000
Accidental Dismemberment	Maximum \$10,000
Accidental Medical Coverage	Maximum amount \$75,000 \$500 deductible per accident

**Exclusions.** In addition to the Exclusions in the Exclusions section of the Policy, Accident Medical Expense benefits do not pay for, and Usual and Customary Charges for Covered Accident Medical Services do not include, any expense for or resulting from any of the following:

1. Repair or replacement of existing artificial limbs, artificial eyes or other prosthetic appliances or rental of existing Durable Medical Equipment unless for the purpose of modifying the item because Injury has caused further impairment in the underlying bodily condition.
2. New, or repair or replacement of, dentures, bridges, dental implants, dental bands or braces or other dental appliances, crowns, caps, inlays or onlays, fillings or any other treatment of the teeth or gums, except for repair or replacement of sound natural teeth damaged or lost as a result of Injury up to the Dental Maximum shown in the Benefit Schedule.
3. New eye glasses or contact lenses or eye examinations related to the correction of vision or related to the fitting of glasses or contact lenses, unless Injury has caused impairment of sight; or repair or replacement of existing eyeglasses or contact lenses unless for the purpose of modifying the item because Injury has caused further impairment of sight.
4. New hearing aids or hearing examinations unless Injury has caused impairment of hearing; or repair or replacement of existing hearing aids unless for the purpose of modifying the item because Injury has caused further impairment of hearing.

5. Rental of Durable Medical Equipment where the total rental expense exceeds the usual purchase expense for similar equipment in the locality where the expense is incurred (but if, in the Company's sole judgment, Accident Medical Expense benefits for rental of Durable Medical Equipment are expected to exceed the usual purchase expense for similar equipment in the locality where the expense is incurred, the Company may, but is not required to, choose to consider such purchase expense as a Usual and Customary Covered Accident Medical Expense in lieu of such rental expense).
6. Personal comfort or convenience items, such as but not limited to Hospital telephone charges, television rental, or guest meals.

The complete policy is available on the Athletic website at [www.fpc.edu](http://www.fpc.edu).

Please note that Franklin Pierce University assumes no responsibility whatsoever for any uninsured expenses, and we strongly recommend that the student have coverage through a primary health insurer to avoid possible, significant out-of-pocket expenses in the event of an injury.

In the event that a student-athlete is injured and needs to file a claim, the student's personal insurance is primary and the Franklin Pierce University policy is secondary. Please be aware that the Franklin Pierce University policy has a \$500 deductible. The deductible is not covered by Franklin Pierce University and is the sole responsibility of each individual student-athlete. If a student-athlete utilizes the Franklin Pierce University insurance policy and the deductible is not paid promptly, the \$500 deductible fee as well as any additional fees charged by medical personnel or the insurance company will be added to the student's personal account and could delay registration or graduation if not paid in full.

Please also note that the NCAA's Catastrophic Injury Insurance Program covers student-athletes who are catastrophically injured while participating in a covered intercollegiate athletic activity (subject to all policy terms and conditions). The policy has a \$75,000 deductible and is supplemental coverage in the event of a catastrophic injury. More information on this program can be found on the NCAA's web-site at [www.ncaa.org](http://www.ncaa.org).