



NORTHWEST COLLEGE - ASSUMPTION OF RISK & PERSONAL INSURANCE

There are many benefits afforded to student-athletes participating in intercollegiate athletics programs at Northwest College. Within the activities, it must be understood there are dangers that may lead to injury of student athletes. Therefore, the purpose of this notice is to make all student-athletes aware that dangers do exist and participation is voluntary with the understanding risks are involved.

It is highly recommended to carry personal healthcare insurance, however, as part of tuition and fees, full-time students (12+ credit hours) receive the “Accident Only” secondary health insurance policy, which provides coverage for athletic or other accident injuries. This is a no deductible, \$25,000 maximum limit policy that provides coverage after the student’s primary insurance. Rodeo athletes are also required to maintain active NIRA membership which includes a supplemental insurance policy. Additionally, all international students are obligated to purchase an accident and sickness policy; this policy does not cover interscholastic activities. For costs exceeding \$25,000, Northwest College holds a Catastrophic Policy to assist our student athletes. These policies are not meant to cover the entire cost of an athletic injury, nor a guarantee of coverage.

It is to be further understood, student athletes must share in the responsibility for their own safety and the safety of others as each participates in the intercollegiate athletics programs for Northwest College. The student athlete participating in the intercollegiate athletics program could mildly, moderately, or severely injure the anatomy in one or several of the following: muscles, tendons, ligaments, bones, nerves, skin, teeth, and any of the vital organs. Catastrophic injuries or death and permanent paralysis may also occur during sports participation even when proper rules and techniques are followed to the fullest extent. There is not an absolute preventative against any of the mentioned potential injury sites.

By signing below, it is acknowledged that the student-athlete / parents have read this Assumption of Risk & Personal Insurance Statement and are aware of the possibility you may suffer mild, moderate, or severe injuries including paralysis or death due to participation in intercollegiate athletic activities. You further acknowledge, any injury incurred may cause lifelong disability to joints, muscles, ligaments, tendons, nerves, or any vital organs. In consideration of Northwest College permitting me to participate in intercollegiate athletics and engage in activities related to my sport, I hereby voluntarily assume all risks associated with participation and agree to exonerate, and release Northwest College, its agents, servants, trustees, and employees from any and all liability and medical expenses.

REPORTING CONCUSSIONS, ILLNESS, AND INJURIES

The student-athlete accepts the responsibility for reporting their illness and injuries to the Northwest College Athletic Training Staff, including any signs and symptoms of concussion.

Before you are approved for participation, you are required to sign below acknowledging the above statements.

Student Athlete’s Name (Print)

Birth Date

1st Year Student Athlete’s Signature

Date

Parent/Legal Guardian (If athlete is under 18)

Date

**2nd Year
Signature:** _____

Date: _____

**3rd Year
Signature:** _____

Date: _____