

# COLLEGE CHEERLEADING/DANCE TEAM



## CATASTROPHIC INSURANCE COVERAGE



INFORMATION AS OF JUNE 2017



NCAA collegiate cheerleading squads and dance teams often participate in activities that are separate from the institution's sports program, in addition to their sports program activities. Catastrophic Medical coverage provided through the NCAA and Varsity Spirit LLC including UCA, NCA, USA, UDA, and NDA (Varsity), applies to many, but not necessarily all, of these activities. Varsity developed a program in 2008 that enables institutions to purchase Catastrophic Medical coverage to fill in certain "gaps" in coverage that apply today.

Catastrophic Medical coverage is important because it provides high limits of coverage for medical expenses associated with cheerleading injuries. In the event of a truly catastrophic injury (such as paralysis or severe head trauma), medical bills can add up to millions of dollars. Having adequate insurance for these medical bills has an immeasurable impact on the quality of life for both the injured person and his or her family.

This document has been prepared jointly by the NCAA and Varsity and the Catastrophic Medical insurer, Mutual of Omaha. The purpose is to provide institutions with a summary to clarify the Catastrophic Medical coverage that automatically applies or is available for purchase to cover the spectrum of cheerleading activities that may take place at your institution. It is part of a collaborative effort between the NCAA and Varsity to provide risk management tools and information to member institutions and their cheerleading squads.

**PLEASE NOTE:** *The following information is only a summary of the benefits provided. It is NOT a complete explanation of all the policy provisions or specifics of the policy benefits. No coverage is extended and no representations are made other than what is stated in the policy. For a complete description of the program coverages, exclusions, and benefits, please refer to the policy. Policies can be requested by contacting the NCAA or Varsity directly using the contact information provided.*

## **NCAA CATASTROPHIC INJURY INSURANCE PROGRAM**

### **COVERAGE/LIMIT**

- ◆ Maximum benefit amount per insured person per covered accident is \$20,000,000.
- ◆ Deductible: \$90,000 (Note: For those institutions that participate in the NCAA Group Basic Accident Program, a \$75,000 deductible applies.)
- ◆ Excess of any other insurance available to the insured person
- ◆ Benefits include:\*

  - Medical, Dental, Rehabilitation, and Custodial Care Expense
  - Disability (Partial and Total)
  - Benefits to support special requirements of totally disabled individuals such as special expenses, adjustment expenses, education, and vocational rehabilitation
  - Death Benefit (\$25,000)

*\*See Benefit Summary at [www.ncaa.org](http://www.ncaa.org) for detailed summary of benefit limits and description.*

## **WHO IS COVERED**

Individuals who are officially recognized by the member institution as cheerleaders including dance team members and mascots.

## **WHEN DOES COVERAGE APPLY**

Coverage applies while practicing for or participating in an NCAA intercollegiate sport team competition (including pep rallies) as long as the activity is authorized by, organized by, and directly supervised by a safety-certified official coach or advisor of the member institution. Supervision must be by someone OTHER THAN a member of the cheerleading squad, student-coach, or full-time undergraduate student. In order for coverage to apply, supervision must be conducted by an individual who has current safety certification by a nationally recognized formal credentialing program for safety certification (e.g. AACCA – The American Association of Cheerleading Coaches and Administrators).

- ◆ Graduate students can meet the safety certification requirement if he/she is officially designated by the school as the official coach or advisor; and the school has given the graduate student the authority to authorize, organize and directly supervise.
- ◆ Practice sessions held solely by dance team members or mascots are not subject to the safety certification requirement.

Coverage applies during travel to and from the activities listed above (if such travel is paid for or subject to reimbursement by the member institution) and temporary stays at the location of a covered activity as long as the activity during which the individual is injured is authorized, organized, or directly supervised by the member institution.

Coverage does not apply to any activities that are not directly associated with an intercollegiate sport team activity such as fundraisers, alumni events, camps, clinics, practice for camps and clinics, or national competitions.

## **VARSITY CATASTROPHIC POLICY**

### **VARSITY SPIRIT LLC IS THE PARENT COMPANY OF THE FOLLOWING:**

- ◆ Universal Cheerleaders Association (UCA)
- ◆ National Cheerleaders Association (NCA)
- ◆ United Spirit Association (USA)
- ◆ Universal Dance Association (UDA)
- ◆ National Dance Alliance (NDA)

### **COVERAGE/LIMIT**

- ◆ Maximum benefit amount per insured person per covered accident is \$5,000,000.
- ◆ Deductible: \$25,000
- ◆ Excess of any other insurance available to the insured person
- ◆ Benefits include:\*

  - Medical, Dental, Rehabilitation, and Custodial Care Expense
  - Death Benefit (\$10,000)

*\*Contact Varsity's insurance administrator to request a complete copy of policy for coverage details (Insight Risk Management, LLC at 901-278-5375, or lkulbeth@irmllc.com).*

## **WHO DOES IT COVER**

College and University cheerleaders, dancers, mascots, advisors, coaches, and other official participants who are registered to participate in Cheerleading and Dance camps, clinics, competition and exhibitions sponsored by Varsity.

## **WHEN DOES COVERAGE APPLY**

Coverage applies during Cheerleading and Dance camps, clinics, competition, and exhibitions sponsored by Varsity. Coverage does not apply to practices in preparation for these activities. Note: activities that fall under the Varsity umbrella (and are thus included as part of their catastrophic policy) are UCA/UDA College Camps, NCA/NDA College Camps, USA College Camps, and UCA/UDA/USA/NCA/NDA College-Level Competitions.

Coverage applies during team or individual travel, for the purposes of representing a college, university, or Varsity provided the travel is authorized by the college, university, or Varsity. Individual travel must also be paid for or subject to reimbursement by the college, university, or Varsity in order for coverage to apply. Travel to the event commences at an authorized departure point and ends upon arrival at the event. Travel from the event commences when departing the event location and terminates upon return to the place from which travel to the event began.

Coverage applies during a temporary stay at the location of the camp, clinic, or competition while the insured persons are engaged in activities or travel authorized by the college, university, or Varsity.

## **EXPANDED COVERAGE OPTION AVAILABLE THROUGH VARSITY**

As a result of the collaborative efforts of the NCAA and Varsity, it has become clear that institutions have a need for affordable, Catastrophic Medical insurance to cover activities that fall outside the coverage currently provided by the NCAA and Varsity. On behalf of its constituents in college-level cheerleading, Varsity has worked with Mutual of Omaha to make such coverage available to member institutions that participate in at least one Varsity camp or competition throughout the year. At their option, institutions can elect to purchase this coverage for their cheer and dance teams.

## ***THE FOLLOWING COVERAGE APPLIES ONLY FOR THOSE INSTITUTIONS THAT HAVE PURCHASED COVERAGE FOR THEIR CHEERLEADING/DANCE TEAM SQUADS OR MASCOTS:***

### **COVERAGE/LIMIT**

- ◆ Maximum benefit amount per insured person per covered accident is \$5,000,000.
- ◆ Deductible: \$25,000
- ◆ Excess of any other insurance available to the insured person
- ◆ Benefits include:\*

  - Medical, Dental, Rehabilitation, and Custodial Care Expense
  - Death Benefit (\$10,000)

*\*Contact Varsity's insurance administrator to request a complete copy of policy for coverage details (Insight Risk Management, LLC at 901-278-5375, or [lkulbeth@irmllc.com](mailto:lkulbeth@irmllc.com)). Or, you can obtain details and/or purchase coverage online at [www.collegecheerinsurance.com](http://www.collegecheerinsurance.com).*

## **WHO DOES IT COVER**

All collegiate level student cheerleaders, dancers and mascots of an official college or university cheer or dance team that has registered to attend a UCA, UDA, NCA, NDA or USA sponsored event. (All events sponsored by Varsity) and **for whom appropriate premium has been paid by the institution**. Please note: "official" team means those teams that cheer or dance for intercollegiate athletic events.

## **WHEN DOES COVERAGE APPLY**

Coverage applies while participating in exhibitions, fundraisers and alumni events and related Covered Travel. **Covered Travel** means team or individual travel, for purposes of representing the Participating School or Sponsoring Organization, that is to or from the location of a Covered Event and is authorized by the Insured Person's Participating School or Sponsoring Organization. Individual Covered Travel is subject to a requirement that the travel be paid for or subject to reimbursement by the Participating School or Sponsoring Organization. Covered Travel to a Covered Event will commence upon embarkation from an authorized departure point and terminate upon arrival at the location of the Covered Event. Covered Travel from a Covered Event will commence upon departing from the location of the Covered Event and terminate upon return to the authorized place from which such Covered Travel to the Covered Event began. Exhibitions means spirit activities and cheer performances that are not directly related to the Participating School's intercollegiate athletics program or sponsored by Varsity. Coverage does not apply to competitions or camps by non-Varsity companies.

Coverage also applies during scheduled practices for Varsity sponsored competitions and camps (including UCA, UDA, NCA, NDA & USA). Scheduled practices for Varsity sponsored competitions must occur within a period beginning five days before the first day of scheduled class in the fall term and ending on the last day of class in the spring term. Scheduled practices for Varsity sponsored camps must occur within a period beginning five days before the first day of camp and ending on the day of camp.

**Important Note regarding Cheerleading Activities:** All cheerleading activities must be organized by and directly supervised by an AACCA safety-certified official coach or advisor of the Insured Person's Participating School, other than a member of the cheer unit or other undergraduate student. A graduate student can be considered a coach if he/she:

- ◆ Is officially designated by the school as the official coach or advisor; and
- ◆ The school has given the graduate student the authority to authorize, organize and directly supervise.

The coach or advisor must have a current safety certification by the AACCA credentialing program for safety certification, and the activity must be in compliance with the AACCA credentialing program's safety rules. The safety certification requirement does not apply to activities that are held solely by dance team members or mascots.

## COVERAGE CHART

The following coverage applies only for “insured persons,” and the definition of insured person is not the same on each policy (see above summary “Who Does It Cover). For certain tryouts or practices, an institution may include individuals who are not enrolled at the institution. It is important to note that the NCAA policy requires the individual to be attending the institution or be a prospective student that has graduated from high school and signed an irrevocable commitment to participate. Therefore, high school students trying out for the squad or practicing for the squad would not be covered.

### CHEERLEADING ACTIVITIES AND COMPETITIONS

ACTIVITY	WHICH POLICY APPLIES	REQUIREMENT(S)
Cheering at a game (for an NCAA recognized sport team)	NCAA Catastrophic Policy	Team competition must be scheduled by the member institution
Participating in a pep rally (for an NCAA recognized sport team)	NCAA Catastrophic Policy	Session must be authorized by, organized by, and directly supervised by an official representative of the member institution.  Supervisor <b>cannot</b> be a member of the squad (such as a captain), student-coach, or full-time undergraduate student.  Supervisor must be safety-certified.
Participating in a fundraiser, alumni event, parade, or other activities where cheerleaders are enlisted to perform or be present that are not official sports team activities or activities sponsored by Varsity	<u>ONLY IF PURCHASED BY INSTITUTION:</u> Expanded Cheerleading Catastrophic Policy	Session must be authorized by, organized by, and directly supervised by an official representative of the member institution.  Supervisor <b>cannot</b> be a member of the squad (such as a captain), student-coach, or full-time undergraduate student.  Supervisor must be AACCA safety-certified.
Participating in a competition sponsored by Varsity	Varsity Catastrophic Policy	Event must be sponsored by Varsity
Participating in a competition sponsored by an organization OTHER THAN Varsity	Not covered by any policies referenced herein. Please check with the sponsoring organization to see if sponsoring organization provides <b>catastrophic accident coverage</b> .	N/A

## CAMPS AND CLINICS

Activity	Which Policy Applies	Requirement(s)
Participating in a camp or clinic sponsored by Varsity	Varsity Catastrophic Policy	Event must be sponsored by Varsity
Participating in a camp or clinic sponsored by an organization OTHER THAN Varsity	Not covered by any policies referenced herein. Please check with the sponsoring organization to see if sponsoring organization provides <b>catastrophic accident coverage</b> .	N/A

## TRAVEL AND TEMPORARY STAYS

Activity	Which Policy Applies	Requirement(s)
Traveling, as an individual or as part of a group, to cheer at a game (for an NCAA recognized sport team)	NCAA Catastrophic Policy	Must be authorized by member institution <b>and</b> paid for or subject to reimbursement by member institution.
During a temporary stay while traveling with an NCAA recognized sport team to an away game	NCAA Catastrophic Policy	Individual must be engaged in an activity or travel that is authorized by, organized by or directly supervised by the member institution.
Traveling <b>as an individual</b> to or from a camp, clinic, or competition sponsored by Varsity	Varsity Catastrophic Policy	Travel must be for the purpose of representing your college or university AND must be paid for or subject to reimbursement by your college or university. Covered travel applies while traveling to or from the covered event from an authorized departure point.
Traveling <b>as a team</b> to or from a camp, clinic, or competition sponsored by Varsity	Varsity Catastrophic Policy	Travel must be for the purpose of representing your college or university AND must be paid for or subject to reimbursement by your college or university. Covered travel applies while traveling to or from the covered event from an authorized departure point.
During a temporary stay at the location of a Varsity camp, clinic, or competition	Varsity Catastrophic Policy	Must be engaged in activity or travel authorized by the college, university, or Varsity
Traveling <b>as an individual</b> to or from an activity covered by the "Expanded Cheerleading Catastrophic Policy"	<b><u>ONLY IF PURCHASED BY INSTITUTION:</u></b> Expanded Cheerleading Catastrophic Policy	Travel must be for the purpose of representing your college or university AND must be paid for or subject to reimbursement by your college or university. Covered travel applies while traveling to or from the covered event from an authorized departure point.
Traveling <b>as a team</b> to or from an activity covered by the "Expanded Cheerleading Catastrophic Policy"	<b><u>ONLY IF PURCHASED BY INSTITUTION:</u></b> Expanded Cheerleading Catastrophic Policy	Travel must be for the purpose of representing your college or university AND must be paid for or subject to reimbursement by your college or university. Covered travel applies while traveling to or from the covered event from an authorized departure point.

## PRACTICES

Activity	Which Policy Applies	Requirement(s)
Practicing at any time during the year to cheer at a game (for an NCAA recognized sport team).	NCAA Catastrophic Policy	<p>Session must be authorized by, organized by, and directly supervised by an official representative of the member institution.</p> <p>Supervisor <b>cannot</b> be a member of the squad (such as a captain), student-coach, or full-time undergraduate student.</p> <p>Supervisor must be safety-certified.</p>
Practicing for a Varsity camp/clinic/competition	<b><u>ONLY IF PURCHASED BY INSTITUTION:</u></b> Expanded Cheerleading Catastrophic Policy	<p>Session must be authorized by, organized by, and directly supervised by an official representative of the member institution AND must occur within a period beginning five days before the first day of scheduled class in the fall term and ending on the last day of class in the spring term, or they must occur within a period beginning five days before the first day of camp</p> <p>Supervisor <b>cannot</b> be a member of the squad (such as a captain), student-coach, or full-time undergraduate student.</p> <p>Supervisor must be AACCA safety-certified.</p>
Practicing for an event sponsored by an organization OTHER THAN Varsity	<b>Not covered</b> by any of the three policies	N/A

## TRYOUTS

Activity	Which Policy Applies	Requirement(s)
Tryout clinic to help prepare for tryouts	NCAA Catastrophic Policy	<p>Session must be authorized by, organized by, and directly supervised by an official representative of the member institution.</p> <p>Supervisor <b>cannot</b> be a member of the squad (such as a captain), student-coach, or full-time undergraduate student.</p> <p>Supervisor must be safety-certified.</p>
Team tryouts	NCAA Catastrophic Policy	<p>Session must be authorized by, organized by, and directly supervised by an official representative of the member institution.</p> <p>Supervisor <b>cannot</b> be a member of the squad (such as a captain), student-coach, or full-time undergraduate student.</p> <p>Supervisor must be safety-certified.</p>