

ANSWERS TO FREQUENTLY ASKED QUESTIONS

ABOUT

CATASTROPHIC INJURY COVERAGE FOR CHEERLEADING AND DANCE TEAMS



This document includes information about Catastrophic Injury Insurance Coverage provided to cheerleaders through the NCAA and Varsity Spirit LLC (Varsity). The insurance policies on file with the NCAA and Varsity respectively contain all the provisions, exclusions and limitations, and qualifications of the insurance benefits. If any discrepancy exists between this piece and the Policies, the Policies will govern and control the payment of benefits. The NCAA and Varsity catastrophic policies are independent and not related in any way. Both policies are referenced in these frequently asked questions because they provide coverage for certain college-level cheerleading activities.



WHAT CHEERLEADING ACTIVITIES ARE COVERED UNDER THE NCAA CATASTROPHIC POLICY AND WHAT CHEERLEADING ACTIVITIES ARE NOT COVERED?

The NCAA catastrophic policy covers the cheerleading squad's activities at an official NCAA intercollegiate athletic competition scheduled by the NCAA member institution (cheering at an NCAA varsity football or basketball game, for example). The policy also covers practice sessions and pep rallies that are authorized by, organized by and directly supervised by a safety-certified official coach or advisor of the NCAA member institution in preparation for a varsity team competition. The coach or advisor must have current safety certification by a nationally recognized formal credentialing program for safety certification. ***The supervisor CANNOT be a full-time undergraduate student, student-coach, or member of the squad.***

The NCAA catastrophic policy DOES NOT cover any activities not directly associated with the activities of an official NCAA intercollegiate athletic team. Examples of activities that are not covered include camps, clinics, national competitions, conference competitions, fundraisers, alumni events or functions, and any events not conducted by the NCAA member institution.

Performances outside the stadium on game-day may be covered but only if this activity is part of the member institution's scheduled cheerleading activities for the game and only if the requirements outlined above for practice sessions and pep rallies are met.

DOES A SAFETY-CERTIFIED SUPERVISOR HAVE TO BE PRESENT AT THE TIME OF THE INJURY IN ORDER FOR COVERAGE TO APPLY?

Yes, direct supervision by a safety-certified coach or advisor is required in order for coverage to apply. Direct supervision means the person needs to be present. The supervision requirement cannot be met by a full-time undergraduate student, student-coach, or member of the squad.

WHAT DOES IT MEAN TO BE "SAFETY-CERTIFIED" AND WHERE CAN WE GET THE NECESSARY CERTIFICATION?

The NCAA has partnered with USA Cheer Safety & Risk Management (formerly known as American Association of Cheerleading Coaches and Advisors (AACCA)), the nation's largest cheerleading organization and provider of spirit safety training, to make safety-certification available so that cheerleading coaches and advisors at NCAA member institutions can receive the appropriate training. The individual must be in compliance with USA Cheer's Safety and Risk Management course requirements. Information on courses can be found at www.usacheer.org/safety.

If your institution's cheerleading coach or advisor has certification through a program other than USA Cheer, it must be through a nationally recognized formal credentialing program for safety certification in order to meet the insurance requirement.

CAN FULL-TIME UNDERGRADUATE STUDENTS, STUDENT-COACHES, OR SQUAD CAPTAINS MEET THE SUPERVISION REQUIREMENT IF THEY ARE CERTIFIED?

No, the activities must be supervised by a safety-certified coach or supervisor who is not a full-time undergraduate student and who is not on the cheerleading squad. Graduate students can meet the supervision requirement if they are properly safety-certified, are officially designated by the school as the official coach or advisor, and have been given authority by the school to authorize, organize, and directly supervise cheerleading activities.

WHAT COVERAGE AND LIMITS ARE PROVIDED BY THE NCAA'S CATASTROPHIC POLICY?

- ◆ Maximum benefit amount per insured person per covered accident is \$20,000,000.
- ◆ Deductible: \$90,000
- ◆ 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, and vocational rehabilitation
 - Death Benefit (\$25,000)

**See Benefit Summary at www.ncaa.org for detailed summary of benefit limits and description.*

IF WE WERE TO MAKE CHEERLEADING A VARSITY SPORT, WOULD THE TEAM BE COVERED?

No, varsity cheerleading teams are not covered by the NCAA catastrophic policy because cheerleading is not a sport for which the NCAA provides or enforces rules.

IS THERE A RESTRICTION ON THE LENGTH OF TIME BEFORE THE ACTUAL PLAYING SEASON THAT THE CHEERLEADING SQUAD CAN BEGIN PRACTICING AND STILL BE COVERED? DOES COVERAGE AUTOMATICALLY BEGIN WITH THE BEGINNING OF THE SCHOOL YEAR, OR WOULD IT START WHEN FOOTBALL STARTS PRACTICING?

Coverage will apply to all practice sessions that are authorized by, organized by and directly supervised by a safety-certified official coach or advisor of the NCAA member institution in preparation for an official NCAA intercollegiate athletic team competition. If official cheerleading practices in preparation for the football season begin before the official school year, these would be covered assuming all other policy requirements are met. Similarly, if the cheerleading squad begins practicing early for basketball

season, in September for example, these practices would be covered as long as they are in preparation for a covered activity. The policy will not cover practice sessions that are in preparation for a non-covered activity such as a national competition.

IS COVERAGE AVAILABLE FOR ACTIVITIES THAT ARE NOT COVERED BY THE NCAA POLICY?

Varsity Brands (Varsity), the parent company of the largest national cheer organizations, provides catastrophic coverage (\$5,000,000 limit; \$25,000 deductible; excess of other valid and collectible insurance) for College and University cheerleaders during Cheerleading and Dance camps, clinics, and competition sponsored by Varsity. 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. Given the broad array of organizations hosting cheerleading competitions, it is important to confirm with the event organizer whether or not catastrophic coverage will be provided for the cheerleaders at the event and what type of coverage is provided.

IS COVERAGE AVAILABLE FOR ACTIVITIES THAT ARE NOT COVERED BY THE NCAA POLICY OR THE VARSITY POLICY?

There are certain activities in which cheerleading squads may participate where catastrophic coverage is not provided by the NCAA or by any cheerleading organization. Examples include fundraisers, alumni events, and practices for Varsity sponsored camps and competitions. To fill this gap, Varsity has worked with Mutual of Omaha Insurance Company (the insurer for both the NCAA's and Varsity's catastrophic policies) to make a program available for institutions to purchase on an optional basis. The coverage is available to any college institution that participates in at least one Varsity event during the year (for example, an NCA College Camp or a UCA College-Level Competition). Interested institutions should contact Insight Risk Management, LLC at 901-278-5375 to secure more details or visit www.collegecheerinsurance.com to learn more and/or purchase coverage on-line.

WHO SHOULD WE CONTACT IF WE HAVE QUESTIONS ABOUT THE NCAA CATASTROPHIC INJURY INSURANCE PROGRAM?

Contact the NCAA's insurance and risk management administrator, American Specialty Insurance & Risk Services as follows:

Jina Doyle, Sr. Vice President, Client Services
American Specialty Insurance & Risk Services, Inc.
Phone (Direct): 260-969-5352
Phone (Toll-Free): 800/245-2744
Fax: 260/969-4729
Email: jdoyle@americanspecialty.com