



*Risk Management*  
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# **Memorandum**

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To: All Middle and High School Principals and Athletic Directors

From: Kevin Windham, Director

Date: July 27, 2005

Re: 2005-06 Football Insurance, Soccer, and Other Interscholastic Sports Insurance Requirements and Forms

**PLEASE READ CAREFULLY.....VERY IMPORTANT!!!**

Coverage for injury resulting from participation in tryouts, practice, play or travel for Football, Soccer or other Interscholastic Sports (baseball, track, cheerleaders, etc...) will be underwritten by AIG Life Insurance Company through Fowinkle School Insurance Agency. This policy is a limited benefit policy. It does not agree to pay 100% of whatever is charged. Maximum benefit is \$30,000 on any one covered injury. The Florida agent is Mr. Bob Fowinkle. The agency address is 120-53<sup>rd</sup> Ave. W., Bradenton, Fl. 34207. The toll free number is (800) 541-8256, or direct at (941)755-2628. Web Address is [www.schoolinsuranceagency.com](http://www.schoolinsuranceagency.com) and email is [mfsagcy@gte.net](mailto:mfsagcy@gte.net). **No students will be permitted to participate in any interscholastic sports unless he or she is insured up to at least a \$25,000 medical benefit level and has also completed the form entitled "ATHLETIC CONSENT AND RELEASE FROM LIABILITY CERTIFICATE". The AIG Life Insurance Company coverage will satisfy this requirement.**

**Fowinkle School Insurance Agency will be shipping supplies to each school by UPS. They should arrive at your school around the end of July, if not before. They will include an administration and athletic director's kit in a separate envelope at the top of the box plus enough application for every student to have one to take home and a supply of claim forms. PLEASE DESTROY ALL OLD BROCHURES AS THE COMPANY AND BENEFITS HAVE CHANGED. The administration kit includes a letter explaining the procedure necessary to start and use the program.**

## **FOOTBALL INSURANCE**

1. Cost for High School Football is (a) Coverage includes Fall and Spring seasons- \$48.00  
(b) Spring Football (for new players that did not participate in Fall Football or incoming

9<sup>th</sup> graders)-\$18.00 (c) Summer Conditioning-\$14.50. **Note: The premium for middle school football (Carver/Century Only) not participating against 10-12 grade students is available at the regular “At-School” or “24-hour coverage” rates.**

2. The new applications sent by Fowinkle School Insurance Agency to schools for parents outlines the coverage and has a place for the parents to indicate the coverage they wish and a place for their signature. You should point out to the parents who purchase the football insurance that this covers football only. It does not cover other sports that a player participates in. The “Proof of Insurance” form to parents must be completed and signed by the parent and kept on file at your school prior to any student being permitted to participate in organized (INCLUDES CHEERLEADING) athletic activities .
3. Many parents have coverage for a football injury under their family policy and do not choose to purchase the AIG Life Insurance Company coverage. **School Board policy mandates that football players who do not enroll and pay for the AIG Life Insurance football coverage must be insured under an insurance policy with a minimum of \$25,000 in medical coverage. PROOF OF THIS INSURANCE COVERAGE MUST BE RECEIVED FROM THE PARENT PRIOR TO A STUDENT’S PARTICIPATION IN FOOTBALL. A COPY SHOULD BE ATTACHED TO THE DISTRICT’S “PROOF OF INSURANCE FORM” AND RETAINED AT THE SCHOOL.**
4. Your athletic department must prepare an alphabetized list for each type of team (football, baseball, cheerleading, etc...). The initial list and any subsequent list must be mailed to Fowinkle School Insurance Agency with the payment(s) based on the instructions received in your kits. Coverage for the names on these lists is retroactive back to the first day of the try-out season in August 2005. Separate lists must be mailed to Fowinkle School Insurance Agency for all players that enroll after September 1, 2004. Please have parents enclose all checks or money orders payable to AIG Life Insurance Company and return to respective head coach. If cash is received, deposit this in your internal accounts and issue a school check with your lists for all that paid by cash. The total of the money must match the total premium owed. **DO NOT ALLOW COACHES TO INSTRUCT PARENTS TO SEND THE FORMS IN ON THEIR OWN. THESE MUST BE CHanneled THROUGH THE ATHLETIC DEPARTMENT TO MAKE SURE THAT THE INSURANCE REQUIREMENT HAS BEEN SATISFIED.**

**ALL OTHER ORGANIZED (INTERSCHOLASTIC) SPORTS**  
**(Soccer, Cheerleaders, Track, Baseball, etc.)**

1. *It is mandatory that these players also have insurance.* If they have no family coverage, they may enroll in student accident insurance to satisfy the requirement.
2. Cost for Soccer: (a) \$18.00 includes the playing season.
3. Cost for ALL OTHER INTRESCHOLASTIC SPORTS: (a) **School time only**-\$8.50 all grades (b) **24 hour coverage**-\$59.00 all grades (c) **Summer ONLY 24-hour Coverage** \$14.50 (For all sports)

4. High Schools and middle schools will want to pay special attention to those students who are involved in a sport activity to be sure that the proper forms are completed. Injuries received as a result of organized football are not covered under regular student accident insurance. There is, however, coverage available for those students at an additional cost. We urge you to encourage your students who participate in basketball, baseball, soccer and other sports activities to purchase the accident coverage at the beginning of the school year so that this protection is in place for the entire year. This will provide coverage for injuries received at school in accidents other than football or interscholastic activities also.
5. Follow all guidelines listed in the Football (Sections 2-4) above for all other interscholastic sports requirements.

If you have any questions about the athletic student accident coverage, please call the Risk Management Department.

c: School Secretaries, Bookkeepers