Athletic Injury Insurance Information

Smith College provides accident medical insurance for student-athletes for athletically-related injuries through Gallagher Koster Insurance.

If a student-athlete is injured during a regularly scheduled and supervised contest, practice or training session, an insurance claim form must be filed with Gallagher Koster Insurance within 90 days. Completing and submitting this form is the sole responsibility of the student-athlete. Claim forms are available in the athletic training room and online at the Athletic Training page at www.smithpioneers.com. A member of the athletic training staff is available if the student-athlete needs help completing the form or has questions about the process.

All college students in Massachusetts are required to have and provide proof of medical insurance before registering for classes. This is the student's "primary insurance." All medical bills for injuries sustained during athletic participation as described in the paragraph above must first be submitted to the athlete’s primary insurance(s) for payment. Once all forms of insurance have been exhausted, remaining itemized bills along with "Explanation of Benefits Forms" may be submitted to Gallagher Koster Insurance for payment. After a $500 deductible has been met by the student-athlete and/or by the student-athlete’s other insurances, Gallagher Koster will pay all customary and reasonable expenses up to $90,000.

The NCAA’s Catastrophic Injury Insurance Program covers medical expenses for 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 $90,000 deductible (covered by the student-athlete, his/her primary insurance and/or Gallagher Koster Insurance) and is supplemental insurance in the event of catastrophic injury.

Important: A medical referral is a written document that your primary care provider completes which states that he/she is recommending that you see a specialist. The insurance purchased through Smith College and many other insurance plans require referrals as a condition of paying for services (appointments, x-rays, etc). It is the sole responsibility of the student-athlete to find out if their primary insurance plan requires a referral from a primary care provider and obtain the referral BEFORE visiting an off-campus medical practitioner. Failure to provide a required referral may result in the primary insurance company denying the student-athlete's claim and leave him/her responsible for the expenses associated with the injury.

Smith College assumes no responsibility whatsoever for any uninsured expenses.