## **Student Accident Insurance**

Trocaire College provides accident insurance for registered students. The coverage includes both on campus and clinical sites for accidental injuries.

If you have other health insurance, your individual health insurance is primary. Accident coverage provided by the college is secondary. The policy covers treatment for accidental injuries only; it does not cover illness or injuries caused by illness.

Students who have sustained injuries on campus or at clinical sites are responsible for completing and sending in claim forms in the event of an accident. The claim forms are available on the college website.

If you have been injured on campus or at a clinical site, complete the form and submit it to the address listed on the form as soon as feasible after injury, however they must be submitted within 20 days of the incident to qualify for coverage. Failure to submit a claim form in a timely manner may result in delay or denial of benefits.

Once a claim form has been submitted, students must also submit any bills received from a hospital, doctor's office, clinic, etc. to the address on the claim form upon receipt of the bill. Failure to submit bills in a timely manner may result in delay or denial of the claim.

Students who are injured while on campus or at a clinical site must also complete an incident report with a campus college security guard. The security guard has the form to complete. The incident report should be filled in on the day of the incident, or as soon as possible.