

## Understanding the Collegiate Challenge Insurance Policy:

*When you confirmed your Collegiate Challenge trip you purchased supplemental accidental medical insurance for the members of your Collegiate Challenge team. Below is information that is vital for you to know before going on your trip to ensure that you are prepared in the case of an accident.*

### Before your Trip:

For insurance purposes it is very important that all team members joining you for your event (including advisors and chaperones) be added to your Team Roster. Your roster can be filled out online by going to [Collegiate Challenge team roster webpage](#).

This list must be complete at least two weeks prior to your departure.

### What to do in case of an Emergency:

If someone should become injured during your Collegiate Challenge trip please maintain the following procedure:

1. Seek appropriate medical attention immediately  
(Note: be sure to have your [Emergency Contact forms](#) on hand at all times!)
2. If you have not already, notify your contact person at the affiliate you are working with.
3. While at the medical facility fill out the Chubb Accident Claim form (this can be provided by your host affiliate, if they do not have one on hand contact the Collegiate Challenge team at (800) HABITAT Ext. 2215 or [colchal@habitat.org](mailto:colchal@habitat.org)).
4. **The student must pay for all fees associated with the injury at the time of treatment!**
5. After all expenses have been paid, send the completed Chubb Accident Claim form to the address on the back of the form. Upon receipt of this form they will reimburse you for the cost of your treatment.
6. Also send a copy of the completed Chubb Accident Claim form to the HFHI Collegiate Challenge office at 121 Habitat St. Americus, GA 31709.

#### Insurance Coverage Summary

The Collegiate Challenge insurance policy will pay the deductible of an individual's own insurance as well as any costs exceeding her or his insurance limit, up to \$250,000. If a participant does not have personal health insurance, he or she will be covered up to \$250,000. This insurance covers all participants who have an accident while participating in group activities, including building on site and group-sponsored evening activities. Coverage begins when a group checks in with their host affiliate and ends when they leave.

**Please note:** Participants are not covered if under the influence of drugs or alcohol.