

NORTHRIDGE



ATHLETIC HANDBOOK

(REV. 2017)

Dear Parents and Athletes

Thank you for choosing to play a sport at Northridge High School. Participation in athletics will promote growth and development, teach social and recreational skills, and develop leadership qualities. Experiences in athletics will provide the foundation for our student/athletes to become better citizens. The Board of Education and the Administration consider it to be a privilege to represent the district through our interscholastic athletic programs. Therefore, certain behavioral expectations come with this privilege. This Handbook will inform you what these expectations are. By participating in one of our athletic programs you agree to abide by the policies and code of conduct outlined in this handbook. If you have any questions please contact the Athletic Department: 937-274-8545

Sincerely,

Nathan Farmer
Athletic Director
Northridge Local Schools Athletic Department

*Non-Discrimination Policy

The Northridge Athletic Department prohibits discrimination against and harassment of any student because of race, color, national or ethnic origin, age, religion, disability, sex, sexual orientation, gender identity, or any other characteristic protected under applicable federal or state law. All personnel are charged to support this effort and to respond promptly and appropriately to any concerns that are brought to their attention.

To file a complaint based on violation of this policy please contact the district's Title IX Coordinator:

Nick Davis
937-275-7469
ndavis@northridgeschools.org

Anti Hazing Policy

The Northridge Athletic Department strictly prohibits any type of hazing. Any such act should be reported immediately to a coach, Athletic Director, Staff member, or Administrator. Any athlete violating this policy will be subject to consequences outlined in the Code-of-Conduct.

“Hazing” means: “Doing any act or coercing another, including the victim, to do any act of initiation into any student or other organization that causes or creates substantial risk of causing mental or physical harm to any person”

Anti Bullying Policy

The Northridge Athletic Department strictly prohibits any type of bullying, intimidation, or harassment by students or athletes. Any such act should be reported immediately to a coach, Athletic Director, Staff member, or Administrator. Any athlete violating this policy will be subject to consequences outlined in the Code-of-Conduct.

“Bullying, Intimidation, or harassment” means: “Any intentional written, verbal, or physical act that a student has exhibited towards another particular student more than once and the behavior both; (a) causes mental or physical harm to the other student; (b) is sufficiently severe, persistent, or pervasive that it creates an intimidating, threatening, or abusive educational environment for the other student(s).

PROGRAM PURPOSE

It is the purpose of the Athletic Department to sponsor a competitive co-educational interscholastic program consisting of High School and Middle School sports including cheerleading and to provide appropriate guidelines outlining the expectations of those adults and students involved in athletics and cheerleading. As such, the department's goals are:

1. To offer a wide variety of co-curricular activities that will allow the greatest number of students to participate in a wide variety of activities of their choice and at their skill level.
2. To ultimately allow for the development of these skills to their highest level of attainment in a positive and successful atmosphere.
3. To operate a department that grows out of and is supportive of philosophy, goals, and objectives of the Northridge Local School District.
4. To offer students an opportunity to grow from the experiences that is an inherent part of competitive athletics; such as teamwork, sportsmanship, winning, and losing.

GOALS OF NORTHRIDGE ATHLETICS

1. The student-athlete shall develop a desire to excel. Since our society is competitive, a person must develop the knowledge that one does not always win, but succeeds when they continually strive to do so.
2. The student-athlete shall learn sportsmanship. Everyone needs to develop desirable social traits, which include emotional control, honesty and reliability.
3. The student-athlete shall recognize that the need for improvement is mandatory in life; it is also an essential element to good citizenship.
4. The student-athlete should enjoy athletics. It is necessary to acknowledge all of the personal rewards in competition. A great tradition in athletics, or in the workforce, is perpetuated when the participants conscientiously attempt to preserve the desirable facts.
5. The student-athlete will be encouraged to develop positive personal health habits. To become an active, involved citizen, one must obtain a high degree of physical fitness through exercise and good health habits. This includes an appreciation of the value of good physical condition after formal competition is completed.

PROGRAM DESIGN

Our school district believes that a comprehensive program of student activities is vital to the educational development of the student. We believe the primary objective of a well-designed program is that the participants learn to work hard while having fun. We further realize in having fun, our student athletes expect coaching, teaching, responsibility, and discipline. Our program is designed to allow individuals to participate at their level of readiness and be able to achieve satisfaction and enjoyment. The program shall emphasize fun, enjoyment, and opportunities for all students, as well as a strong emphasis on building of skills at all levels. The following guidelines have been developed to help students, parents, and coaches understand the objectives of participation in athletic activities at each grade level.

Grades 7&8

1. Student athletes should be able to explore and expand interests and abilities.
2. Coaches should maximize opportunities for all team members to participate.
3. Major focus on teaching and the commitment should focus on basic fundamentals of the activity.
4. Varsity athletes should be utilized in demonstrations and clinics initiated by the Senior High coaching staff.

Grade 9 (Freshman Teams)

1. The program design at grade 9 will lend itself to increased interscholastic competition.
2. A major focus on participation will continue by developing innovative ideas for allowing continued opportunities for each athlete to participate in practices and during scheduled contests.
3. The program will be designed to allow for individual differences in growth patterns. Each coach should be looking for the potential in the athlete.
4. The continued emphasis on skill development will be stressed with an introduction of more defined team concepts in all aspects of play.

Grade 9, 10 & 11 (Reserve Teams)

- A. Recognizing a major transitional period at the tenth and eleventh grade levels.
1. During this transitional period, the program design calls for a balance between participation and winning. Whenever possible, the program will allow

- each athlete the opportunity to participate in practice and scheduled contests.
2. This level indicates a need for coaches to communicate with athletes regarding areas for improvement and the possibility of other opportunities in the program.
 3. Our major focus continues on the teaching of basic fundamentals to further develop the skill level of each participant.

VARSITY COMPETITION

1. Varsity competition lends itself to an emphasis on winning. Although winning is a point of emphasis, the program should never promote winning at the expense of the rules governing play, good sportsmanship, or the welfare of the team members.
2. Recognition of performance will be judged on the basis of improvement shown during the entire season.
3. Individuals should be making maximum contributions within the limits of their abilities.

OBJECTIVES FOR THE ATHLETE

1. To use the opportunity to learn new athletic activities.
2. To improve in playing skills.
3. To develop physical fitness and desirable habits for health and safety.
4. To develop friendship with squad members.
5. To learn and exemplify good sportsmanship.
6. To develop the realization that athletic competition, like life, accords privileges and definite responsibilities.
7. To learn that play for the sheer sake of playing is secondary to striving for individual and team excellence in performance.
8. To develop friendship and social experience through contests with schools in other communities.
9. To learn that striving to win is of the utmost importance to a young person, and that in the pursuit of victory, a violation of a rule brings a penalty, as it does in the game of life.

LEAGUE AFFILIATION

Northridge High School is a member of the Ohio High School Athletic Association and

the Southwestern Buckeye League and abides by the rules and regulations of each. The following are Athletic Department Policies and Guidelines. Coaches will establish specific expectations regarding all aspects of the administration of the team.

SOUTHWESTERN BUCKEYE LEAGUE

SOUTHWESTERN DIVISION

Bellbrook (Bellbrook)
 Eaton (Eaton)
 Monroe (Monroe)
 Oakwood (Dayton)
 Brookville (Brookville)
 Valley View (Germantown)
 Franklin (Franklin)

BUCKEYE DIVISION

Preble Shawnee (Camden)
 Carlisle (Carlisle)
 Dixie (New Lebanon)
 Madison (Middletown)
 Northridge (Dayton)
 Waynesville (Waynesville)
 Milton Union (West Milton)

NORTHRIDGE SCHOOL SPONSORED SPORTS

Fall	Winter	Spring
Football	Boy's Basketball	Baseball
Volleyball	Girl's Basketball	Softball
Golf	Wrestling	Boy's Track
Cheerleading	Cheerleading	Girl's Track
Girl's Tennis *		Boy's Tennis*
Cross Country		

*High School Only

REQUIREMENTS FOR PARTICIPATION

As an athlete, you are not eligible to participate in any sport until the following items have been completed:

- Attend the mandatory OHSAA Pre-season meeting.
- Parental/Athlete acknowledgment of Athletic Policies, signed by parent and athlete,

- and on file in the Athletic office.
- Physical examination completed and on file in the Athletic office. A physical exam is needed no less than once each calendar year. **OHSAA authorization form and ODH concussion form must be signed and on file as well.**
 - Emergency Medical Form completed and returned to your coach.
 - **Watch the Sudden Cardiac Arrest video and signed form returned to your coach.**
 - All scholastic eligibility requirements have been met.
 - All other Ohio High School Athletic Association requirements must be met.

PARENTAL ACKNOWLEDGMENT OF ATHLETIC POLICIES

At the beginning of each sport season the Athletic Director will hold an informative meeting for all parents and athletes. At this meeting each student athlete and parent/guardian will be given a handbook and any other forms that may be relevant to your child's participation. Parents/Athletes need to read all materials and certify that they understand and will abide by these rules. This signed document will be filed in the Athletic Director's office.

RISK OF PARTICIPATION

Participation in interscholastic athletics can lead to possible injury to student athletes. Although most injuries are minor in nature, it is possible that an injury could occur that is severe enough to cause a person to become paraplegic or quadriplegic or result in death. Northridge Schools and staff take every precaution to prevent such injuries, but such a risk does exist.

INSURANCE

Northridge School does not provide accident insurance for the athlete.

The Ohio High School Association provides Lifetime Catastrophic Accident Insurance covering injuries exceeding \$25,000.

ATHLETIC TICKET INFORMATION

Ticket prices for all league events have been established by the SWBL.

\$6.00 - Varsity Football, basketball, and Track.

\$5.00 - Varsity Volleyball, soccer, wrestling, baseball and softball

\$4.00 - Non varsity sports

A Student Athletic Pass admits the purchasing-student to all home middle and senior high school athletic events for which admission is charged. Cost set by the Athletic Department.

\$50.00 per student - (Can only be purchased by/for a student enrolled in Northridge Local School District. Student may be required to show student ID if necessary. Pass can be revoked for unauthorized use.)

A Family Athletic Pass will admit up to 4 Family Members to all varsity and middle school home sporting events with the exception of tournaments. The cost is **\$100.00** per fall or winter season or a yearly pass for the cost of **\$150.00**. Any additional family members can be added to the pass for **\$30.00** per person. To qualify for the family pass all family members must reside in the same residences.

TRANSPORTATION

All athletes will travel to and from away contests on a school bus or van. Any athlete requesting to have alternative transportation must have a form signed by a parent/guardian and an Administrator prior to the trip leaving. It will be the Administrator's discretion to allow or deny the requests. Only under special or emergency circumstances will students be permitted to leave an away contest with a parent/guardian without a signed authorization form. Any such circumstance must be reported to-the building principal, athletic director, or acting administrator.

NORTHRIDGE LOCAL SCHOOL DISTRICT EXTRACURRICULAR ACTIVITIES CODE OF CONDUCT

We intend to provide a strong incentive for students representing the Northridge Schools to demonstrate high personal standards and good citizenship at all times, and especially while participating in school sponsored activities and athletics. We intend to encourage honesty and personal integrity in our students as a life value. We intend for those who do not meet such standards to receive early and appropriate intervention and support, to help those who desire it, and to deny the privilege of participation to students unwilling to meet the commitments that the school district expects and articulates in this Policy.

Definitions

1. Participating Student - Any student playing a sport for Northridge High School.
2. Prohibited Substance - Any substance, including alcohol, tobacco, or drugs, if the sale, use, possession or transfer of such substance is prohibited by law or school policy for such student.
3. Covered Period - The academic year and other periods during which a student is participating in an Extracurricular Activity.
4. Day - A calendar day.
5. Contest - Any regular season or tournament competition, but excludes scrimmages.
6. Family Education and/or Individual Assessment - A program of rehabilitation counseling determined to be necessary by the Director of Athletics and School Principal, after consulting with Director of Guidance.
7. Extracurricular Activity - Any athletic or non-athletic activity recognized as such by the Board of Education and for which academic credit is not granted.

-Student-Athletes have the responsibility to:

- Treat everyone fairly within the context of their activity, regardless of gender, place of origin, color, sexual orientation, religion, political belief, or economic status.
- Consistently display high personal standards and project a favorable image of their sport and school district.
- Refrain from public criticism of other athletes, coaches, or officials.
- Uphold the rules of the sport, spirit of such rules encourage other athletes to do the same.
- Treat opponents and officials with due respect both in victory and defeat. Encourage other athletes to do the same.
- Follow all school rules and policies.
- Not use alcohol, drugs, or tobacco including vaporizing and e-cigarettes.
- Refrain from participating in unlawful activities.
- Participate in a manner that ensures the safety of fans, athletes, coaches, and officials.

- Respect other athlete's dignity. Verbal or physical behavior that constitutes harassment or abuse is totally unacceptable.
- Not participate in hazing or bullying of any type.
- Refrain from negative or inappropriate social media posts.
- Abide by all rules and regulations while being transported in a school vehicle.
- Obey all traffic regulations while operating a vehicle on school grounds.

Unacceptable Behavior

The following are some examples of behavior that could involve suspension or other disciplinary action. Please be aware that these are merely examples and other forms of unacceptable behavior not on this list are subject to disciplinary action.

- Any vulgarity or intimidation directed to fellow players, other players, coaches, teachers, parents, fans, officials, or administration.
 - Any unacceptable behavior while being transported to or from an event. (Swearing, disobedience to a coach or driver, or disrespect to other students).
 - Any unacceptable behavior in a motel/hotel/ or restaurant while on a school trip.
 - Any vandalism, theft, or unlawful conduct.
 - Being disobedient during school or not following school rules during the school day.
 - Fighting
 - The consumption of any drugs, alcohol, or tobacco.
 - Negative cheering from the stands.
 - Any form of hazing or other initiation activity.
 - Any form of bullying
 - Any action of behavior which would bring discredit to your team or school district.
- **Please be advised that coaches may contact and or receive reports from teachers, other coaches, principals, and administrators concerning the behavior of players on his/her team.**

Application and Duration

The policies and code-of-conduct outlined in this handbook applies to any student grades 7-12 who wishes to participate in interscholastic athletic programs or extracurricular activities offered by Northridge High School including home schooled students, non-enrolled students who meet the OHSAA guidelines for participating in our district, and SIS students.

Reporting, Investigation & Enforcement

Any person with knowledge is encouraged to report conduct that such person believes in good faith to be an infraction of this Policy. All reports of alleged infractions should be written, and signed by the person making the report. However, the Director of Athletics, the Principal of the High School, the Principal of the Middle School, or any member of the guidance staff, or any coach or advisor, may accept oral reports for any Extracurricular Activity in which a student participates.

Any person receiving an oral report shall prepare a written memorandum of that report within 24 hours. Written reports and written memoranda of oral reports shall be forwarded to the Director of Athletics and School Principal at Northridge High School as soon as possible. The Director shall accept and record all incident reports. Reports received by others shall be delivered to the Director of Athletics and School Principal on the next school day. The Director shall maintain a consolidated record showing all reports received, the current status of each report under investigation and the final disposition of each reported infraction. Except as required by law, all reports, investigation files and reports of disposition shall remain confidential.

After receiving the report alleging a violation of this Code of Conduct, the Director of Athletics and School Principal, or the director's designee, shall conduct and complete an investigation appropriate to the infraction reported. The investigator shall make findings of fact and report the results of the investigation to the Director. After consultation with the Participating Student's principal, coach or advisor, the investigator shall propose a sanction if the investigator finds that an infraction has occurred. The Director shall review the findings of fact reported by the investigator. If a sanction is recommended or appropriate, the Director shall finally determine and impose the sanction on the Participating Student.

Self-Referral

If a Participating Student voluntarily comes forth to an advisor, coach, counselor, or administrator, seeking help for an alcohol/drug related condition, confidentiality, when requested and permitted by law, will be kept and the student will be required to seek professional treatment from a program approved by the principal, advisor, coach or athletic director. Upon proof of treatment being sought, the Participating Student shall remain in the extracurricular activity. If a Participating Student drops from the treatment program before completion, the Participating Student will be removed from the activity and will forfeit the right to all awards. While the Participating Student remains in treatment, he/she will be considered a member of the extracurricular

activity or organization.

Consequences of Infractions

Violation of policies or the code-of-conduct will result in disciplinary action. At any time deemed appropriate a student-athlete can be denied participation in all interscholastic athletics and extracurricular activities offered by NHS.

The following procedure will be followed when an infraction has been reported or has occurred.

- Review of the report or infraction by A.D, principal, or other administrator.
- Investigation completed by A.D., principal, or other administrator.
- Based on infraction an appropriate consequence will be determined.

First Offense

- **Minimum: Warning**
- **Maximum: 30 Day denial of all athletic activity (unless infraction is so severe as to warrant removal from team or all athletic activities)**

Second Offense

- **Minimum: 1 game suspension**
- **Maximum: 60 Day denial of all athletic activity (unless infraction is so severe as to warrant removal from team or all athletic activities)**

Third Offense

- **Minimum: 5 game suspension**
- **Maximum: Denial of all athletic activity for up to one calendar year.**

Fourth Offense

- **Automatic denial of all athletic participation for one calendar year.**

The Calendar year for tabulating Code of conduct offenses will be July 1 - June 30. Each year students-athletes will start back at 0, however suspensions that have not been completely fulfilled will be carried over from season to season or year to year until completely fulfilled.

Sale or Distribution of Prohibited Substances

Any Participating Student who sells or otherwise distributes any Prohibited Substance may be denied participation in all Extracurricular activities, including athletic contests, for all or any portion of the Participating Student's tenure at the middle school or high

school, as the case may be.

Discretion Retained by Coaches and Advisors

Neither this Policy nor the procedures provided shall impair the discretion of any coach or advisor to determine and enforce other rules of conduct and discipline for the participants in the activity for which such person is the coach or advisor.

Distribution and Parent Meetings

Each Participating Student and the student's parent or guardian shall be given a copy of this Code of Conduct at the pre-season parent meeting. Students and parents can also request a copy of the handbook anytime throughout the school year by contacting the Athletic Director.

SCHOLASTIC ELIGIBILITY REQUIREMENTS

Student athletes must meet all OHSAA scholarship requirements. In order to be eligible in grades 9-12, a student must be currently enrolled and must have been enrolled in school the immediately preceding grading period. During the preceding grading period, the student must have received passing grades in a minimum of five one-credit courses, or the equivalent, which count toward graduation. **Physical Education does not count as a one-credit course.**

A student enrolling in the seventh for the first time is eligible for the first grading period regardless of previous academic achievement.

In order to be eligible in grades 7-8 student must be currently enrolled and must have been enrolled in school the immediately preceding grading period. During the preceding grading period, the student must have received passing grades in a minimum of 5 classes. A 9th grade student must fulfill the requirements of eligibility during the 4th quarter of their 8th grade year to be eligible for fall sports.

The eligibility or ineligibility of a student continues until the start of the fifth (5th) school day of the next grading period, at which time the grades from the immediately preceding grading period become effective. EXCEPTION: Eligibility or ineligibility for the first grading period commences with the start of the fall sports season.

Additional Board of Education Requirements

A student in grades 7-12 must receive a minimum GPA of 2.0, and receive no more than

Two failing grades for each grading period in order to be eligible for an “interscholastic extracurricular activity” for the ensuing grading period. “Interscholastic extracurricular activity” means a pupil activity program that the school sponsors or participates in and that includes participants from more than one school or district. “Interscholastic extracurricular activity” does not include any activity included in the school district’s graded course of study. This applies to all incoming freshman.

A student who fails to achieve the 2.0 minimum GPA requirement or receives two or more-failing grades but still meets OHSAA eligibility requirements, will be placed on academic probation for the next grading period.

Students are permitted to participate on academic probation for no more than two grading periods per school year. To return to full eligibility status the student must achieve a 2.0 GPA and receive no more than two failing grades while also still meeting OHSAA requirements.

FINANCIAL OBLIGATIONS AND USE OF EQUIPMENT

Athletes are responsible for the care and security of all uniforms and equipment issued to them. The uniforms and equipment remain the property of the NHS Athletic Department. Equipment and uniforms not returned or damaged will result in a financial penalty. School issued uniforms and equipment are only to be worn and used during contests and practices. No award will be given until all equipment and uniforms have been turned in or paid for. This includes diplomas for seniors. **-Also students who have not turned in their equipment will not be allowed to participate in another sport until the equipment is either returned or paid for.**

ATTENDANCE POLICY

Student athletes are expected to be in school all day. Student athletes missing school for illness must be in attendance for 1/2 day arriving by 10:30 a.m. or attending school until 10:30 a.m. in order to participate in any after school event. Weekend activities require 1/2 day attendance on the previous school day. Students missing school for other reasons must be excused by the Attendance Office in order to participate that day. The building Principal may make exceptions under special circumstances.

Students with excessive unexcused tardies or absences may be given school

consequences. These consequences may impact a student's ability to participate in extracurricular activities sponsored by the school district.

VACATION POLICY

Vacations by team members during the season are discouraged. In the event that a family vacation cannot be avoided, an athlete must:

1. Notify the head coach in advance of the trip.
2. Be accompanied by his/her parents.
3. Be willing to accept change in team status (2nd team, 3rd team etc.) when returning to the team.

ATHLETIC TRAINER/ TRAINING ROOM

The services of the Athletic Training Staff at Northridge High School are available to all 9th - 12th grade participants in the Athletic Programs at Northridge Schools.

All athletes must have a current completed physical signed by athlete, parent, and physician on file before they can participate. If an athlete is treated for an illness or injury at a clinic, urgent care facility, or by a physician, the athlete is to bring a written statement from the attending medical personnel to the Head Athletic Trainer before return to participation. This statement is to give the current status; limitations and treatment plan for the athlete.

A primary concern of the Athletic Trainer is the prevention of injury. Injury prevention can be maximized when athletes are well conditioned prior to trying out for an activity. Athletes are subject to injuries and these injuries must be recognized, evaluated and treated. When done promptly and effectively, the time lost from a sport due to athletic injury can be minimized, and a safe return to participation can be achieved. Cooperation between the training staff, athletes, coaches and parents are essential for a speedy and safe return to participation after an injury and will prevent future injuries. The Athletic Trainer works closely with the team or family physician, and physical therapists, but first must have the cooperation of the athlete and parents.

All athletes should report any injury to the Athletic Trainer as soon as possible. If the Athletic Trainer is not at the practice or contest, the athlete should report injuries to the coach. Those who fail to do so risk the possibility of increasing the severity of the injury. Daily care and reporting is essential to monitor conditions of the injury. Compliance with suggestions and directions is most important to a proper and speedy recovery.

DRESS CODE

Each athlete is responsible to dress appropriately while attending home and away competitions. The wearing of inappropriate attire could result in removal from competition on the specific day the infraction occurs. Please take pride in your appearance and your representation of Northridge Schools.

Appropriate dress : Each student-athlete shall wear to all competitions; a team matching warm-up or uniform, khakis or dress pants with a collared shirt, dress, skirt, or other attire approved by the athletic director. All athletes must meet the in school dress code policy set forth by the school district.

NON-TRADITIONAL EDUCATION

Students enrolled in non-traditional educational programs must meet the same academic and attendance criteria as students enrolled in regular programs. **Students must be able to provide documentation proving all requirements have been met.**

LOCKER ROOM RULES

1. ROUGHHOUSING OF ANY KIND IS NOT PERMITTED IN THE LOCKER ROOM.
2. THE HARASSMENT OR HAZING OF OTHERS IS NOT PERMITTED. INCIDENTS ARE TO BE REPORTED TO THE COACHING STAFF IMMEDIATELY.
3. NO GLASS CONTAINERS WILL BE PERMITTED IN THE LOCKER ROOM.
4. NO METAL OR HARD PLASTIC SPIKES OR CLEATS ARE ALLOWED IN ANY OTHER PART OF THE SCHOOL BUILDING
5. EQUIPMENT MUST BE REMOVED FROM ALL THE LOCKERS FOLLOWING THE CONCLUSION OF EACH SPORTS SEASON.
6. MAKE SURE THAT YOUR LOCKER IS LOCKED AT ALL TIMES.
7. DO NOT BORROW ANOTHER PERSON'S EQUIPMENT
8. MAKE SURE YOU CHECK ALL OF YOUR PROTECTIVE EQUIPMENT EVERY DAY BEFORE PRACTICE OR A GAME. IF YOUR EQUIPMENT IS DAMAGED OR YOU

HAVE ANY PROBLEMS WITH IT AT ALL, PLEASE NOTIFY YOUR COACH IMMEDIATELY. DO NOT USE DAMAGED OR FAULTY EQUIPMENT.

NORTHRIDGE HIGH SCHOOL, STUDENT PARENT AGREEMENT FORM

We have read the Athletic Department Handbook, and we agree to abide by these rules and regulations.

Student Athlete Name

Signature

Parent/Guardian Name

Signature

Please check one of the boxes below.

We have adequate accidental insurance to cover medical expenses in case of injury resulting from participation in athletic contests.

We do not have accidental insurance to cover medical expenses in case of injury resulting from participation in athletic contests. We will assume financial responsibility for any injury that occurs.