

Insurance

A group student accident insurance plan shall be made available on a voluntary basis to every student registered in the district. The specific plan shall be approved by the Board and shall specify that the insurance agent assume all administrative processes. (Education Code 49470, 49472)

The Governing Board authorizes the distribution of literature concerning voluntary student insurance during the first week of every school year. All communications concerning the insurance shall be directed to the insurance company by the student's parent/guardian.

Students and parents/guardians shall be notified at the beginning of each school year that the district does not provide or make available medical and hospital care of insurance for students who are injured while participating in physical or athletic activities. Exceptions shall be made for athletic team members in accordance with the provisions of state law and board policy. (Education Code 49471)

(cf. BP 6153 - Field Trips)

Non-Team Athletic Activities

Schools shall not permit the following activities on campus by individuals or by groups nor shall school groups be permitted to engage in them:

1. Trampolining
2. Scuba Diving
3. Skateboarding
4. Hang Gliding

If the following activities are deemed advisable by individual schools, they may be engaged in under school sponsorship and administrative procedures only if each participant is covered by an insurance policy providing the same coverage as that required for interscholastic athletic team members:

1. Sailing
2. Water Skiing
3. Snow Trips
4. Bicycling
5. Motorcycling
6. Rifle Club
7. Powder Puff Football
8. Riding Club (Horseback)
9. FFA Rodeo
10. Backpacking
11. Breakdancing (headspin specifically prohibited)
12. Other activities determined by the school principal

The activity sponsor shall verify that each participant has the required coverage. The cost of coverage shall be borne by the students, the student body, or by a combination of both.

(cf. 3530 - Insurance)

(cf. 3514 - Safety)

(cf. 6145.2 - Interscholastic Competition)

Athletic Team Members Insurance

Each member of a school athletic team shall be covered by an insurance policy for medical and hospital expenses resulting from accidental bodily injury.

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Pursuant to Education Code 32220, "member of an athletic team" also includes:

Members of school bands or orchestras, cheerleaders and their assistants, pompon girls, team managers and their assistants, and any student or pupil selected by the school or student body organization to directly assist in the conduct of the athletic event. Such members shall be covered only while they are being transported by or under the sponsorship or arrangements of the district or a student body organization, to or from a school or other place of instruction and the place at which the athletic event is being conducted.

Pursuant to Education Code 32221, the insurance shall provide the following coverage:

Option 1

A group or individual medical plan with accidental benefits of at least two hundred dollars (\$200) for each occurrence and major medical coverage of at least ten thousand dollars (\$10,000), with no more than one hundred dollars (\$100) deductible and no less than 80 percent payable for each occurrence.

At least one thousand five hundred dollars (\$1,500) for all medical and hospital expenses.

The insurance shall provide for coverage during the student's:

1. Participation in athletic events sponsored by the district or student body organization.
2. Participation in practice for an athletic event.
3. Transportation provided by the school district, or under its sponsorship, to and from the school and place for the athletic event.

The insurance required by this policy and Education Code 32221 shall not be required of those students who have insurance or a reasonable equivalent of health benefits provided them through other means.

The Governing Board shall make an insurance plan available for purchase by students participating in athletic events as provided by Education Code 32221.

The Board shall authorize the expenditure of district or student body funds for the purchase of insurance for those students whose parents/guardians are unable to pay for the cost of the insurance. (Education Code 32221)

Legal References on next page

Insurance

Legal References:

EDUCATION CODE

- 32220-32224 Insurance for athletic teams
- 33353.5 Interscholastic federation, insurance program;
nontransaction of insurance
- 49470-49474 District medical services and insurance
- 51760(d) Insurance - work experience programs
- 52530 Insurance for healing arts program students