

Students – Welfare

Insurance

A group plan of student accident insurance shall be made available on a voluntary basis to every student enrolled within the District. The specific plan shall be approved on an annual basis by the Chief Business and Financial Officer.

All students who participate in interscholastic athletic or similar programs must provide proof of accident insurance coverage prior to participation.

The Board of Education believes that all students should have health and accident insurance protection to ensure that they receive needed health care services in the event of illness or injury.

The Superintendent or designee shall provide information to students and their parents/guardians about available insurance against injuries occurring during school-related activities, which may include printed matter furnished by the insurer or membership corporation. Parents/guardians shall not be required to enroll their children in insurance programs offered by the District.

Athletic Teams

Each student participating on a school athletic team shall have insurance protection in the amounts specified in law and administrative regulation for medical and hospital expenses resulting from accidental bodily injury. (Education Code 32221)

If a student does not have insurance protection or a reasonable equivalent of health benefits through other means, including, but not limited to, purchase by the student or his/her parent/guardian, the District shall offer a medical or hospital service or insurance program. (Education Code 32221)

The cost of the insurance protection shall be paid by the parent/guardian of an athletic team member or other persons on the student's behalf.

However, if the parent/guardian is financially unable to pay the costs, the costs shall be paid by the District and/or student body organization. (Education Code 32221)

Field Trips/Excursions

The District shall offer medical and/or hospital service or insurance protection for students injured while participating in any excursion or field trip under the jurisdiction of, sponsored by, or controlled by the District. (Education Code 35331)

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Parents/guardians choosing to participate in the insurance program offered by the District shall pay the costs of the medical or hospital service or insurance protection.

Legal Reference: Education Code, Sections 10900-10914.5; 32220-32224; 33353.5; 35331;
48980; 48985; 49470-49474; 51760(d); 52530
Insurance Code, Section 10493
Code of Regulations, Title 22, Sections 51050-51190.5

Policy Adopted: 06/04/1985
Policy Amended: 05/21/1996; 01/14/2003; 10/16/2018

Formerly BP 5420