

Students

Insurance

A group plan of student accident insurance 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 provide for the assumption of all administrative processes by the insurance agent. (E.C. 49470, 49472)

The Board of Education 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 or 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. (E.C. 49471) (cf. BP 6153 -School Sponsored Trips)

Athletic Team Member 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.

Pursuant to E.C. 32220, "member of an athletic team" also includes:

Members of school bands or orchestras, cheerleaders and their assistants, 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 E.C. 32221, the insurance shall provide coverage in any one of the following amounts:

1. A group or individual medical plan with accidental benefits of a least two hundred dollars (\$200) for each occurrence and major medical coverage of a 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.
2. Group or individual medical plans which are certified by the Insurance Commissioner to be equivalent to the required coverage of at least one thousand five hundred dollars (\$1,500).
3. 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 E.C. 32221 shall not be required of those students who have insurance or a reasonable equivalent of health benefits provided them through other means. The Board, in cooperation with the CIF and the booster club, shall ensure that an insurance plan is provided for students participating in athletic events, in accordance with E.C. 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. (E.C. 32221)

Legal Reference:

EDUCATION CODE

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

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ORANGE UNIFIED SCHOOL DISTRICT
Orange, California