

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 Governing Board and shall specify that the insurance agent assume all administrative processes. (Education Code 49470, 49472)

The 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.

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.

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 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.

The insurance shall provide the coverage required by law. (Education Code 32221)

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.

INSURANCE (continued)

The Board, in cooperation with the California Interscholastic Federation (CIF) and the booster club, shall ensure that an insurance plan is provided for students participating in athletic events in accordance with Education Code 32221.

(cf. 3530 – Insurance Management)
(cf. 3541.1 – School-Related Trips)
(cf. 6145 – Extracurricular and Cocurricular Activities)
(cf. 6145.2 – Interscholastic Competition)
(cf. 6153 – School-Sponsored Trips)

Legal Reference:

EDUCATION CODE

10900-10914.5 Community recreation activities
32220-32224 Insurance for athletic teams
33353.5 Interscholastic federation; insurance program; nontransaction of insurance
35331 Insurance for field trips and excursions
48980 Parental notifications
48985 Notices to parents in language other than English
49470-49474 District medical services and insurance
51760 Insurance, work experience programs
52530 Insurance for healing arts program students

INSURANCE CODE

10493 Benefit and relief association

CODE OF REGULATIONS, TITLE 22

51050-51190.5 Definitions of Medi-Cal providers and services

Management Resources:

WEB SITES

California Department of Health Care Services: <http://www.dhcs.ca.gov>
California Department of Insurance: <http://www.insurance.ca.gov>
Centers for Medicare and Medicaid Services: <http://www.cms.hhs.gov>
Healthy Families Program: <http://www.healthyfamilies.ca.gov>
Department of Health Care Services, Medi-Cal: <http://www.medi-cal.ca.gov/>