

INSURANCE

A group student accident insurance plan shall be made available on a voluntary basis to every student registered in the district. The Board of Trustees authorizes the distribution of literature concerning voluntary student insurance at the beginning of each 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.

The Superintendent or designee shall provide or make available:

1. Medical or hospital service or insurance protection against injuries to while participating in any excursion or field trip under the jurisdiction of, or sponsored by or controlled by, the district.
2. Insurance protection for medical and hospital expenses resulting from accidental bodily injury to each member of a school athletic team as defined by law.

In addition, the Superintendent or designee may provide or make available:

1. Medical and/or hospital service for students who are injured on school grounds during the school day, at any other place that a school-sponsored activity is being held, or while being transported by the district to and from school, another place of instruction or a school activity. The costs of the medical and/or hospital service for such students may be paid by either the student or the student's parent/guardian.
2. Insurance protection for medical and hospital expenses resulting from accidental bodily injury to members of an organized rooting section and student spectators at athletic events.
3. Insurance protection for medical and hospital expenses resulting from accidental bodily injury to participants in occasional school spirit or field day activities in which students from two or more district schools participate in athletic contests.
4. Medical and/or hospital service to students participating in other athletic activities sponsored or controlled by or under the jurisdiction of the district.
5. Liability insurance to students enrolled in work experience or vocational education programs at locations off school grounds approved by the Board, for the total or a portion of the total costs as determined by the Board.

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 and other similar rebounding devices
2. Hang Gliding

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, pompom 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 I

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 90 percent payable for each occurrence.

OPTION II

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).

OPTION III

Insurance coverage in the amount of at least one thousand five hundred dollars (\$1,500) for all medical and hospital expenses.

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 athletic team member insurance required by this policy and Education Code 32221 shall not be required of those athletic team members who have insurance or a reasonable equivalent of health benefits provided them through other means, including but not limited to purchase by the student or his/her parent/guardian.

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

The Board of Trustees shall authorize the expenditure of district or student body funds for the purchase of insurance for those athletic team members whose parents/guardians are unable to pay for the cost of the insurance.

LEGAL REFERENCE

EDUCATION CODE

32220-32224	Insurance for athletic teams
33353.5	Interscholastic federation; insurance program; non-transaction of insurance
35331	Insurance for field trips and excursions
48980	Parental notifications
49470-49474	District medical services and insurance
51760 (d)	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