

BP 5143

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 or 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.

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

At least \$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.

BP 5143(b)

INSURANCE (continued)

The Board shall authorize the expenditure of 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 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*

Policy
adopted: February 3, 1998

CULVER CITY UNIFIED SCHOOL DISTRICT
Culver City, California