

**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 communication concerning the insurance shall be directed to the insurance company by the student's parent/guardian.

**Athletic Team/Cocurricular 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.

The insurance shall provide the coverage in amounts required by 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.

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

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 if his/her parent/guardian is financially unable to pay for insurance, in accordance with Education Code 32221.

**INSURANCE** (continued)

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. (Education Code 32221)

*Legal Reference:*

EDUCATION CODE

*32220-32224 Insurance for athletic teams*

*33353.5 Interscholastic federation; insurance program, nontransaction of insurance*

*49470-49474 District services and insurance*

*51760(d) Insurance - work experience programs*

*52530 Insurance for healing arts program students*