

Policy 5143: Insurance

Status: ADOPTED

Original Adopted Date: 12/01/1987 | **Last Revised Date:** 11/01/2006 | **Last Reviewed Date:** 11/01/2006

The Governing Board believes that all students should have health and accident insurance protection to ensure that they receive needed health care services in the event of illness or injury.

The Superintendent or designee shall provide information to students and their parents/guardians about available insurance against injuries occurring during school-related activities, which may include printed matter furnished by the insurer or membership corporation. Parents/guardians shall not be required to enroll their children in insurance programs offered by the district.

Athletic Teams

Each student participating on a school athletic team shall have insurance protection in the amounts specified in law and administrative regulation for medical and hospital expenses resulting from accidental bodily injury. (Education Code 32221)

If a student does not have insurance protection or a reasonable equivalent of health benefits through other means, including, but not limited to, purchase by the student or his/her parent/guardian, the district shall offer a medical or hospital service or insurance program. (Education Code 32221)

The cost of the insurance protection shall be paid by the parent/guardian of an athletic team member or other persons on the student's behalf.

However, if the parent/guardian is financially unable to pay the costs, the costs shall be paid by the district and/or student body organization. (Education Code 32221)

Field Trips/Excursions

The district shall offer medical and/or hospital service or insurance protection for students injured while participating in any excursion or field trip under the jurisdiction of, sponsored by, or controlled by the district. (Education Code 35331)

Parents/guardians choosing to participate in the insurance program offered by the district shall pay the costs of the medical or hospital service or insurance protection.

Policy Reference Disclaimer:

These references are not intended to be part of the policy itself, nor do they indicate the basis or authority for the board to enact this policy. Instead, they are provided as additional resources for those interested in the subject matter of the policy.

State

Description

22 CCR 51050-51192
Ed. Code 10900-10914.5
Ed. Code 32220-32224
Ed. Code 33353.5

Ed. Code 35331

Ed. Code 48980

Ed. Code 48985

Ed. Code 49470-49474

Ed. Code 51760

Ed. Code 52530

Ins. Code 10493

Management Resources

Website

Website

Website

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[Definitions of Medi-Cal providers and services](#)

[Community recreation programs](#)

[Insurance for athletic teams](#)

[Interscholastic federation; insurance program; nontransaction of insurance](#)

[Insurance for field trips and excursions](#)

[Parent/Guardian notifications](#)

[Notices to parents in language other than English](#)

[District medical services and insurance](#)

[Insurance; work experience programs](#)

Insurance for healing arts program students

[Benefit and relief association](#)

Description

[CSBA District and County Office of Education Legal Services](#)

[CSBA, Medi-Cal Services Program](#)

[Medi-Cal](#)

[California Department of Insurance](#)

[Centers for Medicare and Medicaid Services](#)

[CSBA](#)

[California Department of Health Care Services](#)

Cross References

Code

3260

3260

3320

3452

3530

3530

3580

Description

[Fees And Charges](#)

[Fees And Charges](#)

[Claims And Actions Against The District](#)

[Student Activity Funds](#)

[Risk Management/Insurance](#)

[Risk Management/Insurance](#)

[District Records](#)

3580	<u>District Records</u>
5141	<u>Health Care And Emergencies</u>
5141	<u>Health Care And Emergencies</u>
5141.3	<u>Health Examinations</u>
5141.3	<u>Health Examinations</u>
5141.6	<u>School Health Services</u>
5141.6	<u>School Health Services</u>
5142	<u>Safety</u>
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5145.6	<u>Parent/Guardian Notifications</u>
5145.6-E(1)	<u>Parent/Guardian Notifications</u>
6142.4	<u>Service Learning/Community Service Classes</u>
6145.2	<u>Athletic Competition</u>
6145.2	<u>Athletic Competition</u>
6153	<u>School-Sponsored Trips</u>
6153	<u>School-Sponsored Trips</u>