

Regulation 5143: Insurance

Status: ADOPTED

Original Adopted Date: 07/01/2000 | **Last Revised Date:** 11/01/2006 | **Last Reviewed Date:** 11/01/2006

Athletic Teams

"Members of a school athletic team" include: (Education Code 32220)

1. Members of any extramural athletic team engaged in athletic events on or outside school grounds
2. Members of school bands or orchestras, cheerleaders and their assistants, pompom 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, including incidental activities, but only while such members are being transported by or under the sponsorship or arrangements of the district or the district's student body organization to or from a school or other place of instruction and the place at which the athletic event is being conducted

Insurance for members of school athletic teams shall provide coverage for injury arising while students are: (Education Code 32221)

1. Engaging in or preparing for an athletic event sponsored or arranged by the district or student body organization
2. Being transported by the school district, or under its sponsorship, to and from the school and place of the athletic even

Injuries arising while students are engaged in community recreational activities pursuant to Education Code 10900-10914.5 are excluded. (Education Code 32222)

The district shall offer for medical and hospital expenses resulting from accidental bodily injury a group or individual medical plan which is certified by the Insurance Commissioner to be equivalent to the required coverage of at least \$1,500. (Education Code 32221)

The district requires each student participating on a school athletic team to have insurance protection in the amount offered by the district. (Education Code 32221)

Prior to participating in athletic activities, each member of an athletic team shall provide proof of insurance coverage to the Superintendent or designee.

Offers of insurance coverage sent to athletic team members shall include the following statement printed in boldface type of prominent size: (Education Code 32221.5)

Under state law, school districts are required to ensure that all members of school athletic teams have accidental injury insurance that covers medical and hospital expenses. This insurance requirement can be met by the school district offering insurance or other health benefits that cover medical and hospital expenses.

Some students may qualify to enroll in no-cost or low-cost local, state, or federally sponsored health insurance programs. Information about these programs may be obtained by calling _____ (insert toll free telephone number).

The above statement shall also be included into any other letters or printed materials, in boldface type of prominent size, that contain the name and/or logo of the district and are sent to members of school athletic teams to inform them of the provisions of Education Code 32220-32224 or any other state law regarding the provision of insurance protection. (Education Code 32221.5)

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

22 CCR 51050-51192

Description

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

Ed. Code 10900-10914.5

[Community recreation programs](#)

Ed. Code 32220-32224

[Insurance for athletic teams](#)

Ed. Code 33353.5

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

Ed. Code 35331

[Insurance for field trips and excursions](#)

Ed. Code 48980

[Parent/Guardian notifications](#)

Ed. Code 48985

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

Ed. Code 49470-49474

[District medical services and insurance](#)

Ed. Code 51760

[Insurance; work experience programs](#)

Ed. Code 52530

Insurance for healing arts program students

Ins. Code 10493

[Benefit and relief association](#)

Management Resources

Description

Website

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

Website

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

Website

[Medi-Cal](#)

Website

[California Department of Insurance](#)

Website	Centers for Medicare and Medicaid Services
Website	CSBA
Website	California Department of Health Care Services

Cross References

Code	Description
3260	Fees And Charges
3260	Fees And Charges
3320	Claims And Actions Against The District
3452	Student Activity Funds
3530	Risk Management/Insurance
3530	Risk Management/Insurance
3580	District Records
3580	District Records
5141	Health Care And Emergencies
5141	Health Care And Emergencies
5141.3	Health Examinations
5141.3	Health Examinations
5141.6	School Health Services
5141.6	School Health Services
5142	Safety
5142	Safety
5145.6	Parent/Guardian Notifications
5145.6-E(1)	Parent/Guardian Notifications
6142.4	Service Learning/Community Service Classes
6145.2	Athletic Competition
6145.2	Athletic Competition
6153	School-Sponsored Trips
6153	School-Sponsored Trips