Board Policy No. 5143

# CLOVIS UNIFIED SCHOOL DISTRICT

## STUDENTS INSURANCE

PURPOSE: To set forth the District's policy regarding insurance protection against accidental bodily injury and students participating in excursions, field trips, or other activities.

The Board believes that all students should have access to health and accident insurance protection to ensure that they have health care services available 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.

#### A. 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)

### B. 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.

Adopted: 11/18/2020

EDUCATION CODE 10900-10914.5 Community recreation activities 32220-32224 Insurance for athletic teams Board Policy No. 5143

# CLOVIS UNIFIED SCHOOL DISTRICT

- 33353.5 Interscholastic federation; insurance program; nontransaction of insurance
- 35331 Insurance for field trips and excursions
- 48980 Parental notifications
- 48985 Notices to parents in language other than English
- 49470-49474 District medical services and insurance
- 51760 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

Doc# 44903-6 (10/2020, 11/2006)