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To: Robert J. O'Donnell VI-E

From: Randy L. Brown and Donna Reinhardt

Date: August 5, 2016

Subject: Student Accident Insurance (Policy 211)

Following review by the Board and Policy Committee a revised policy document is presented for your discussion.

The following bullets have been provided to provide a basis of understanding for the rational and requirements of insurance for students enrolled in the district.

--The Student Accident Insurance Policy 211 recognizes the need for insurance coverage for unforeseen accidents involving students in the course of attendance at school. The coverage of the accident insurance extends beyond the school day when participating in athletic or extracurricular practice, travel or event.

--Payment of the student's medical expenses is the responsibility of the parent or guardian. Parents and guardians may opt to purchase the student accident insurance from the District's approved provider at their own personal expense.

--Student accident insurance is required in order for a student to participate in interscholastic athletic or designated extracurricular programs if proof of comparable insurance is not provided.

--A waiver is required if insurance coverage is not secured in order for a student to participate in an athletic (except football) and designated extracurricular activities.

--Student accident insurance may be purchased in addition or in place of personal insurance. Insurance coverage, student accident or personal, is not received for the attendance at school, only for participation in the interscholastic athletic or designated extracurricular programs of the schools.

Please accept this policy for consideration and approval.

STATE COLLEGE AREA SCHOOL DISTRICT

Book: Policy Manual
Section: 200 Pupils
Title: Student Accident Insurance
Number: 211
Status: Third Reading

Purpose

The Board recognizes the need for insurance coverage for unforeseen accidents that may involve students in the course of attendance at school or participation in the interscholastic athletic or designated extracurricular programs of the school. **The payment of student's medical expenses is the responsibility of the parents/guardians.**

Authority

The Board shall provide, ~~at no cost to the District, parents/guardians~~ the opportunity for all **parents/guardians** to purchase accident insurance coverage for **any students enrolled in a District school**. The premium **for the insurance coverage** will be ~~paid by the~~ **the responsibility of the parents/guardians**.

The Board shall require parents/guardians of students who participate in an interscholastic athletic or designated extracurricular programs to purchase the student accident insurance available through the school district or provide proof of comparable insurance, prior to the student's participation in the following:

{ } ~~School times a~~Activities subject to the limitations and exclusions of the insurance policy and excluding football.

~~{ } Round the clock activities subject to the limitations and exclusions of the insurance policy and excluding football.~~

Exceptions will be reviewed on a case by case basis by the Superintendent or designee.

Delegation of Responsibility

The Superintendent or designee shall be responsible to:

1. { } Prepare specifications and secure suitable coverage from qualified insurance carriers for recommendation and Board approval.
2. { } Notify all students and parents/guardians of students who may be eligible for insurance purchase.

Legal 1. 24 P.S. 511
2. Pol. 123
3. Pol. 122