

# EPHRATA AREA SCHOOL DISTRICT

SECTION: PUPILS

TITLE: STUDENT ACCIDENT  
INSURANCE

ADOPTED: April 25, 2005

REVISED: September 28, 2015

211. STUDENT ACCIDENT INSURANCE	
1. Purpose	The Board recognizes the need for insurance coverage for unforeseen accidents that may occur to students in the course of attendance at school or participation in the athletic and extracurricular programs of the schools.
2. Authority	<p>The Board shall require parents/guardians of students who participate in an interscholastic sport, cheerleader program, band program and 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.</p> <p>The Board shall provide parents/guardians the opportunity to purchase insurance coverage for students through the school insurance program, but shall not pressure the parents/guardians to do so.</p>
SC 511	The Board shall provide a secondary policy on student athletes if injured at a practice or competition sponsored by an interscholastic athletic team; however, family insurance plans shall provide the primary coverage.
3. Delegation of Responsibility	<p>The Superintendent or designee shall be responsible to:</p> <ol style="list-style-type: none"> <li>1. Prepare specifications and secure suitable coverage quotations from qualified insurance carriers for Board consideration and approval.</li> <li>2. Notify all students and parents/guardians of students who may be eligible for insurance purchase.</li> <li>3. Ensure that where the Board assumes the cost of insurance, each eligible student is properly insured.</li> </ol>
4. Guidelines	The school insurance program shall be placed with an insurance broker no later than August of each year.

Accident Reports

Reports covering student accidents during school hours must be filled out by the school nurse or designee and signed by the building principal. Accident information shall be included in the annual medical report submitted to the Superintendent and Board.

References:

School Code – 24 P.S. Sec. 511

Board Policy – 122, 123