#### Students

# **INSURANCE**

## **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 engaging in or preparing for an athletic event sponsored or arranged by the district or student body organization. (Education Code 32221)

(cf. 3530 - Risk Management/Insurance) (cf. 3541.1 - Transportation for School-Related Trips)

- (cf. 3543 Transportation Safety and Emergencies)
- (cf. 5141.1 Accidents)
- (cf. 5141.6 Student Health and Social Services)
- (cf. 6145 Extracurricular and Cocurricular Activities)
- (cf. 6145.2 Athletic Competition)

For such students, the district shall provide a group or individual medical plan with accidental benefits of at least \$200 for each occurrence and major medical coverage of at least \$10,000, with no more than \$100 deductible and no less than 80 percent payable for each occurrence. (Education Code 32221)

Receipt of insurance benefits may be subject to the following conditions:

- 1. The Superintendent or designee shall certify whether an injured student applying for insurance benefits is a district student and is a member of an athletic team.
- 2. The injured student or his/her parents/guardians shall notify the Superintendent or designee of the injury not later than 60 days from the date of injury.
- 3. Medical or hospital care or treatment shall begin within 120 days from the date of injury.

## **INSURANCE** (continued)

4. The period of time for which benefits shall be payable shall be limited to 52 weeks from the date the student received his/her first medical or hospital care or treatment.

#### **Other Athletic Activities**

The Superintendent or designee shall provide written notification to the parents/guardians of all students participating in athletic activities, other than athletic teams, that the district does not provide or make available medical and hospital care or insurance for students who are injured while participating in athletic activities. (Education Code 49471)

(cf. 5145.6 - Parental Notifications) (cf. 6142.7 - Physical Education)