

**INSURANCE**

To ensure that injured students receive needed health care services, the Board of Trustees may make medical and/or hospital service available to district students through nonprofit membership corporations and/or group, blanket or individual policies from an authorized insurer or a district self-insurance program.

The Superintendent or designee shall provide or make available:

1. Medical or hospital service or insurance protection against injuries to students while participating in any excursion or field trip under the jurisdiction of, or sponsored by or controlled by, the district. (Education Code 35331)

The costs of the medical or hospital service or insurance protection for such students may be paid by either the district or the student's parent/guardian. (Education Code 35331)

*(cf. 3260 - Fees and Charges)*  
*(cf. 6153 - School-Sponsored Trips)*

2. Insurance protection for medical and hospital expenses resulting from accidental bodily injury to each member of a school athletic team as defined in law and administrative regulation. (Education Code 32221)

The costs of insurance protection for athletic team members shall be paid by either the district, student body organization or any other persons on behalf of the individual team members or students covered by the insurance. If a parent/guardian of an athletic team member is financially unable to pay the costs of insurance protection, the costs shall be paid by the district and/or student body organization. (Education Code 32221)

*(cf. 3452 - Student Activity Funds)*

The insurance shall not be required of athletic team members who have insurance or a reasonable equivalent of health benefits provided through other means, including but not limited to purchase by the student or his/her parent/guardian. (Education Code 32221)

*(cf. 6145 - Extracurricular and Cocurricular Activities)*  
*(cf. 6145.2 - Athletic Competition)*

In addition, the Superintendent or designee may provide or make available:

1. Medical and/or hospital service for students who are injured on school grounds during the school day, at any other place that a

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school-sponsored activity is being held, or while being transported by the district to and from school, another place of instruction or a school activity

The costs of the medical and/or hospital service for such students may be paid by either the district or the student's parent/guardian. (Education Code 49472)

*(cf. 3530 - Risk Management/Insurance)*  
*(cf. 3540 - Transportation)*  
*(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)*

2. Insurance protection for medical and hospital expenses resulting from accidental bodily injury to participants in occasional playday or field day activities in which students from two or more district schools participate in athletic contests
3. Medical and/or hospital service to students participating in other athletic activities sponsored or controlled by or under the jurisdiction of the district

*(cf. 6142.7 - Physical Education)*

The Superintendent or designee may distribute printed matter furnished by the insurer or membership corporation to students and their parents/guardians.

*Legal Reference:*

EDUCATION CODE  
32220-32224 Insurance for athletic teams  
33353.5 Interscholastic federation; insurance program; nontransaction of insurance  
35331 Insurance for field trips and excursions  
48980 Parental notifications  
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