

**Lower Merion School District**

Policy No.: 211  
Section: STUDENTS  
Title: STUDENT ACCIDENT INSURANCE  
Date Adopted: 2/20/89  
Date Last Revised: 3/18/19; 12/18/06

**211 STUDENT ACCIDENT INSURANCE**

**District-provided Coverage for PIAA Sports**

The District shall purchase insurance coverage for all students participating in Pennsylvania Interscholastic Athletic Association (PIAA) sports at no cost to parents/guardians for injury or accidents sustained in the course of participation in the District's athletic program governed by the PIAA (PIAA sports) during the period of time that the sport is in season as well as any other insurance listed in the accompanying regulation.

**Optional Coverage at Parent/Guardian Expense**

Parents/guardians of students who attend Lower Merion Schools desiring insurance coverage for participation in District activities other than or in addition to PIAA sports shall be provided with the opportunity to purchase insurance coverage at no cost to the District, for injury resulting from accidents sustained by their child at any school sponsored activity, on or off school grounds or while being transported by the school to any such activity.

**Additional Coverage at District Expense**

The accompanying regulation lists areas of additional coverage that may exist from time to time.

**Delegation of Responsibility**

The Superintendent or designee shall secure proposals and make a selection from qualified insurance carriers for recommendation to the Board for approval. To be considered qualified, insurance carriers must be have a rating from A. M. Best of A- or better or an equivalent surety quality rating, as determined by the Business Manager or designee.

The Superintendent or designee shall, no less than annually, notify parents/guardians of students who may be eligible for insurance of the availability of such insurance. Such notification shall include information to the families of economically disadvantaged students about the existence of the District's insurance options as set forth in this Policy.

When the District assumes the cost for student insurance, the Superintendent or designee will ascertain that all eligible students are properly insured.

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**Legal References:**

Public School Code – 24 P.S. §5-511(f)  
Board Policy and Administrative Regulation 151 (Student Athletics)  
Board Policy and Administrative Regulation 124 (Extracurricular and Co-Curricular Activities)  
Board Policy and Administrative Regulation 152 (Participation in Curricular Programs and Activities by Economically Disadvantaged Students)