

STUDENT INSURANCE COVERAGE

Code **JLA** Revised **3/13**

Purpose: To establish the basic structure for the provision of and requirements for student insurance coverage.

Athletic insurance program

The district will provide supplemental insurance for athletics. Students engaged in high school league-sanctioned sports will be covered by the supplemental insurance program. In addition, the program will also cover band participants, cheerleaders, and intra-mural football and cheerleaders.

Coaches, band directors and other school personnel in charge of school activities will notify participants of this supplemental coverage. The participant's personal insurance will be primary coverage.

A copy of the master policy will be kept on file at the district office.

Student accident insurance program

The district will provide a supplemental student accident insurance program through which accident insurance will be made available to all students at a nominal fee.

The student's personal insurance will be primary. Claims for benefits under this program will be handled directly between the participant and the provider insurance company.

Note: Under both of the above programs, it will not be the policy of the district to pay any difference between benefits received under the insurance program and actual costs resulting from student/athletic accidents.

Adopted 10/5/98; Revised 3/4/13

Legal references:

- A. S.C. Code, 1976, as amended:
 - 1. Section 15-77-210, et seq. – Motor Vehicle Tort Claims Act.
 - 2. Section 59-67-210 – Transportation insurance for students.