

POLICY

STAFFORD TOWNSHIP BOARD OF EDUCATION

OPERATIONS
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Pupil Accident Insurance

8760 PUPIL ACCIDENT INSURANCE

The Board of Education recognizes injuries to pupils may occur from accidents occurring in the course of attendance at school and participation in the co-curricular programs of the schools district. In addition, the Board recognizes that some parents/guardians may wish to extend that coverage, at their own cost, to events and activities that are outside of school, not school-related and not a school co-curricular program.

In accordance with the provisions of N.J.S.A. 18A:43-1, the Board is not required to, but has arranged for and maintained insurance coverage by a qualified insurer for loss sustained by pupils through accidental means while participating in those school activities insured by the Board's insurance provider.

In addition, the Board has arranged with its insurance provider to offer a voluntary extension of pupil accident insurance coverage for events and activities that are outside of school, not school-related, and not a school co-curricular program. If parents/guardians exercise their option to purchase this extended coverage, the parent/guardian is responsible for the full cost of the extended coverage, in accordance with the provisions of N.J.S.A. 18A:43-2. The cost of said extended coverage is an amount/schedule to be determined by the insurance provider.

The Superintendent and/or designee will recommend suitable and qualified insurance providers for Board consideration and approval. Parent(s) or legal guardian(s) of pupils who may be eligible for such insurance coverage will be notified of its availability.

In accordance with the provisions of N.J.S.A. 18A:43-3, the Board's election to provide this pupil accident insurance shall not be construed to impose any liability on the part of the Board for an injury sustained by a pupil as a result of or in connection with any activities outlined in N.J.S.A. 18A:43-1 or as a result of or in connection with the conduct of the physical education program of the school district.

N.J.S.A. 18A:43-1; 18A:43-2; 18A:43-3

Adopted: 22 July 2004
Revised: 19 November 2009

