

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: (Education Code 32221)

1. Engaging in or preparing for an athletic event sponsored or arranged by the district or student body organization
2. Being transported by the school district, or under its sponsorship, to and from the school and place of the athletic event

Injuries arising while students are engaged in community recreational activities pursuant to Education Code 10900-10914.5 are excluded. (Education Code 32222)

The district shall offer for medical and hospital expenses resulting from accidental bodily injury a group or individual medical plan which is certified by the Insurance Commissioner to be equivalent to the required coverage of at least \$1,500. (Education Code 32221)

The district requires each student participating on a school athletic team to have insurance protection in the amount offered by the district. (Education Code 32221)

Prior to participating in athletic activities, each member of an athletic team shall provide proof of insurance coverage to the Superintendent or designee.

Offers of insurance coverage sent to athletic team members shall include the following statement printed in boldface type of prominent size: (Education Code 32221.5)

Under state law, school districts are required to ensure that all members of school athletic teams have accidental injury insurance that covers medical and hospital expenses. This insurance requirement can be met by the school district offering insurance or other health benefits that cover medical and hospital expenses.

Some students may qualify to enroll in no-cost or low-cost local, state, or federally-sponsored health insurance programs. Information about these programs may be obtained by calling (800)541-5555.

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The above statement shall also be included into any other letters or printed materials, in boldface type of prominent size, that contain the name and/or logo of the district and are sent to members of school athletic teams to inform them of the provisions of Education Code 32220-32224 or any other state law regarding the provision of insurance protection. (Education Code 32221.5)

Policy Reference Disclaimer:

These references are not intended to be part of the policy itself, nor do they indicate the basis or authority for the board to enact this policy. Instead, they are provided as additional resources for those interested in the subject matter of the policy.

Legal References:

<u>State</u>	<u>Description</u>
22 CCR 51050-51192	Definitions of Medi-Cal providers and services
Ed. Code 10900-10914.5	Community recreation programs
Ed. Code 32220-32224	Insurance for athletic teams
Ed. Code 33353.5	Interscholastic federation; insurance program; non-transaction of insurance
Ed. Code 35331	Insurance for field trips and excursions
Ed. Code 48980	Parent/Guardian notifications
Ed. Code 48985	Notices to parents in language other than English
Ed. Code 49470-49474	District medical services and insurance
Ed. Code 51760	Insurance; work experience programs
Ed. Code 52530	Insurance for healing arts program students
Ins. Code 10493	Benefit and relief association

Management Resources

<u>Website</u>	<u>Description</u>
Website	CSBA District and County Office of Education Legal Services
Website	CSBA, Medi-Cal Services Program
Website	Medi-Cal
Website	California Department of Insurance
Website	Centers for Medicare and Medicaid Services
Website	CSBA
Website	California Department of Health Care Services