# STUDENT INSURANCE: 6535

**Student Insurance**

Student accident insurance coverage provided by an insurance underwriter shall be offered in order to keep the insurance premium within the reach of the majority of students. The Superintendent/designee is authorized to receive quotations from the various underwriters available and to recommend for Board consideration the best single source of coverage. Upon approval, the District shall distribute application forms and supply the necessary claims information (time of accident, cause of accident) when requested by a student or his/her parent.

To be eligible for consideration an agency and/or underwriting company must provide knowledgeable local representation to follow up on problem claims, answer questions concerning coverage and procedures, and expedite the entire program from the standpoint of communication among the claimant, doctor or hospital, and claims office. The underwriting company, if not located in Washington, must maintain an agent within the State with authority to handle, adjust, and process claims so that final claim determination shall be made within the State of Washington.

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| Cross References: | Administrative Policy – 2151 | Interscholastic Activities |
| Legal References: | RCW 28A.400.350 | Liability, life, health, health care, accident, disability and salary insurance authorized – When required – Premiums |