

CPSB Student Accident Insurance for School and Sports

**If your child is currently uninsured and wants to participate in summer athletic programs, you will need to purchase the 2024-2025 Student Accident Policy. Please note that this policy will expire on 8/1/25. Therefore, you will be required to purchase the 2025-2026 Student Accident Policy by 8/1/25 for your child to continue to participate in CPSB Athletics.

**Please contact Risk Management at 217-4240 Ext. 3004 for the insurance enrollment forms.

**Incoming freshmen: If a 2024-2025 voluntary policy was purchased in middle school, that coverage is valid through 8/1/25. However, for FRESHMAN FOOTBALL – the voluntary policy that was purchased to participate in middle school sports DOES NOT cover FRESHMAN football. Once practice on the football field (i.e. with a football) you will be required to purchase the 2025-2026 High School Spring Only policy (which expires 8/1/25) and then purchase the 2025-2026 High School Football Full Year policy.

**2025-2026 policies will be valid from 8/1/25 or date of purchase (whichever is later) through 7/31/26.

Minimum policy required if student is NOT covered by private insurance or Medicaid

Sport	School Time Low Option	Full Year High School Football Low Option	Spring/Summer High School Football Low Option
All Middle School Sports	X		
High School Non-Football	X		
High School Football		X	
High School Football- Spring Only			X

** If your child plays football and another sport(s), the School Time Low Option Plan must also be purchased

**Non-football: baseball, softball, basketball, volleyball, soccer, track & field, golf, tennis, swim, bowling, wrestling, cheer, dance, pep squad, e-sports, and band

**Middle School Bands who do not perform OUTSIDE of class are NOT required to have insurance coverage

1. If you are purchasing this policy for PRIMARY coverage as required for participation in student athletics:

- a. Turn in the completed enrollment form with payment (check or money order **only**) to the Risk Management Office on 3310 Broad Street, Lake Charles, LA 70615
- b. Risk Management will forward your enrollment form and payment to K&K Insurance Group
- c. Risk Management will verify coverage with K&K once your enrollment form and payment are processed
- d. Risk Management will notify the parent once the student is eligible to participate in student athletics

2. If you are purchasing this policy for SECONDARY coverage please mail directly to:

K & K Insurance Group
P. O. Box
Fort Wayne, IN 46801-2338

Questions about the enrollment process can be directed to Risk Management: 217-4240 Ext. 3004