

<b>CASWELL COUNTY SCHOOLS BOARD OF EDUCATION POLICY</b>	<u><b>STUDENTS</b></u> <b>Student Insurance Program</b>	<b>488</b>
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### **Student Accident Insurance**

A student insurance program is available and optional for all students. Athletes are required to carry school insurance.

Each year, prior to the opening of school, the Board of Education will approve upon the recommendation of the Superintendent, one or more carriers of dental and accident insurance.

### **Selection**

Student accident insurance may be made available by the Board of Education under the guidelines listed below.

1. Selection of the insurance company and/or agency will be made on the basis of competitive proposals.
2. No company will be allowed to alter its coverage or premium rate after the deadline for submitting proposals.
3. The student accident insurance program will be recommended every year by the Superintendent.
4. Scheduled or limited coverage will be offered in order to keep the premium at a modest cost.
5. Athletic Participation – The student insurance offered will be compulsory for all students participating in junior or senior high football programs. The only exceptions will be when parents provide documented evidence of private insurance coverage that will cover injuries to the student while participating in a school sponsored contact sport program. Documented evidence is defined as a letter verifying coverage from the parent or guardian’s insurance company.
6. Once the student accident insurance has been selected and implemented, it becomes primarily a matter between the parent or guardian of the student and the insurance company. The local school will participate only to the extent of filling out and returning to the parent or student that portion of claim form necessary to certify the time, location and circumstances of the accident, and to identify the student as a participant in the student insurance program.
7. The underwriting company, if not located in North Carolina, must maintain an agent within the state with authority to handle, adjust and process claims.