

# LODI UNIFIED SCHOOL DISTRICT

Policy 5143

## Students

### Insurance

In order to conduct excursions or field trips, the Board of Education is legally required to provide or make available medical or hospital service or insurance.

A group student accident insurance plan shall be made available on a voluntary basis to every student registered in the district. The specific plan shall be approved by the Board of Education and shall specify that the insurance agent assume all administrative processes.

The Board authorizes the distribution of literature concerning voluntary student insurance during the first week of every school year. All communications concerning the insurance shall be directed to the insurance company by the student's parent/guardian.

### ATHLETIC TEAM MEMBERS INSURANCE

Each member of a school athletic team shall be covered by an insurance policy for medical and hospital expenses resulting from accidental bodily injury.

Pursuant to Education Code 32220, "member of an athletic team" also includes:

Members of school bands or orchestras, cheerleaders and their assistants, pompom girls, team managers and their assistants, and any student or pupil selected by the school or student body organization to directly assist in the conduct of the athletic event. Such members shall be covered only while they are being transported by or under the sponsorship or arrangements of the district or a student body organization, to or from a school or other place of instruction and the place at which the athletic event is being conducted.

Pursuant to Education Code 32221, the insurance shall provide the following coverage:

At least one thousand five hundred dollars (\$1,500) for all medical and hospital expenses.

The insurance shall provide for coverage during the student's:

1. Participation in athletic events sponsored by the district or student body organization.

2. Participation in practice for an athletic event.
3. Transportation provided by the school district, or under its sponsorship, to and from the school and place for the athletic event.

The insurance required by this policy and Education Code 32221 shall not be required of those students who have insurance or a reasonable equivalent of health benefits provided them through other means.

The Board of Education shall make an insurance plan available for purchase by students participating in athletic events as provided by Education Code 32221.

The Board shall authorize the expenditure of district or student body funds for the purchase of insurance for those students whose parents/guardians are unable to pay for the cost of the insurance.

Legal References: Education Code  
32220-32224 Insurance for athletic teams  
33353.5 Interscholastic federation; insurance program; non-transaction of insurance  
49470-49474 District medical services and insurance  
51760(d) Insurance - work experience programs  
52530 Insurance for healing arts program students  
Board Policy  
6153 - School-Sponsored Trips  
3514 - Environmental Safety  
3530 - Risk Management/Insurance  
6145.2 - Interscholastic Competition

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