

A. ACCIDENT INSURANCE

Membership in a group accident insurance program will be made available to students each year. In arranging for this insurance, the board will make every reasonable attempt to identify a company offering comprehensive insurance at economical rates. Information on the plan will be made available through school publications.

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Purchase of this insurance constitutes an agreement between the student and/or parent or guardian and the insurance company. The student and/or parent or guardian is responsible for payment of the accident insurance premiums. The school system is not a party to this agreement. The school system does not assume any contractual responsibility for expenses not covered by insurance.

Students who choose to participate in programs that may have a higher risk of physical injury than most school activities may be required to have accident insurance through the group plan or comparable coverage. The superintendent may designate other activities, including certain school trips, as requiring accident insurance.

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B. ATHLETIC INJURY INSURANCE

Athletic injury insurance is provided for all student athletes participating in any school sponsored sports, starting in the 6th grade and continuing through the 12th grade. The insurance provided by the school district is a secondary plan, meaning the plan would process any remaining medical bills, after any and all applicable health insurance has been exhausted up to the limit described in the coverage document. Parents do have the option of increasing their child's coverage to the Middle Option or High Option schedule of benefits, should they desire higher limits of coverage.

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C. CATASTROPHIC INSURANCE

The board will purchase catastrophic insurance to cover students and school system employees while they are participating in or responsible for supervising high school interscholastic athletic activities, including school-supervised practices, game-related activities, and related travel.

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~~Students who choose to participate in programs that may have a higher risk of physical injury than most school activities, including off site internship programs, football, and other interscholastic sports, are required to have accident insurance through the group plan or comparable coverage. The superintendent may designate other activities, including certain school trips, as requiring accident insurance.~~

Legal References: G.S. [58-31A-60](#), [-51-81](#); 115C-36, [-407.65](#)

Cross References:

Adopted: June 8, 2021