

INSURANCE

Athletic Teams

"Members of a school athletic team" include:

1. Members of any extramural athletic team engaged in athletic events on or outside school grounds.
2. Members of school bands or orchestras, cheerleaders and their assistants, pompom girls, team managers and their assistants, and any student selected by the school or student body organization to directly assist in the conduct of the athletic event, including incidental activities, but only while such members are being transported by or under the sponsorship or arrangements of the district or the district's student body organization to or from a school or other place of instruction and the place at which the athletic event is being conducted.

Insurance for members of school athletic teams shall provide coverage for injury arising while students are:

1. Engaging in or preparing for an athletic event sponsored or arranged by the district or student body organization.
2. Being transported by the school district, or under its sponsorship, to and from the school and place of the athletic event.

Injuries arising while students are engaged in community recreational activities pursuant to Education Code 10900-10914.5 are excluded.

The district shall offer insurance that provides a choice of one of the following options:

1. The district shall offer for medical and hospital expenses resulting from accidental bodily injury a group or individual medical plan with accidental benefits of at least \$200 for each occurrence and major medical coverage of at least \$10,000, with no more than \$100 deductible and no less than 80 percent payable for each occurrence.
2. The district shall offer for medical and hospital expenses resulting from accidental bodily injury a group or individual medical plan which is certified by the Insurance Commissioner to be equivalent to the required coverage of at least \$1,500.
3. The district shall offer for medical and hospital expenses resulting from accidental bodily injury at least \$1,500 for all medical and hospital expenses.

The district requires each student participating on a school athletic team to have insurance protection in the amount offered by the district.

Prior to participating in athletic activities, each member of an athletic team shall provide proof of insurance coverage to the Superintendent or designee.

Offers of insurance coverage sent to athletic team members shall include the following statement printed in boldface type of prominent size:

Under state law, school districts are required to ensure that all members of school athletic teams have accidental injury insurance that covers medical and hospital expenses. This insurance requirement can be met by the school district offering insurance or other health benefits that cover medical and hospital expenses.

Some students may qualify to enroll in no-cost or low-cost local, state, or federally sponsored health insurance programs. Information about these programs may be obtained by calling MUSD Healthy Start Program.

Adopted: August 27, 2008
(Replaces: AR 5143 Student Insurance)
(Adopted: November 1978)