**STUDENT INSURANCE PROGRAM** *Policy Code:* **4220**

1. **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.

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, including off-site internship programs, football and other interscholastic sports, are required to have accident insurance through a group plan or comparable coverage. The superintendent may designate other activities, including certain school trips, as requiring accident insurance.

1. **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.

Legal References: G.S. 58-31A-60, -51-81; 115C-36, -407.65

Cross References:

Adopted: October 2, 2012

Revised: