

**PORT EDWARDS PUBLIC SCHOOLS****Board of Education Policy**

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**STUDENT INSURANCE**

The Board of Education does not provide any type of health or accident insurance for injuries incurred by students while at school or while participating in a school-sponsored activity. Since children are particularly susceptible to accidental injuries, parents are strongly encouraged to review present health and accident insurance to determine if coverage is adequate. A letter will be sent home with students on the first day of each school year, informing parents of this policy.

1. Student Accident and Injury

The District will make accident insurance available from an independent, third party insurance carrier. The plan will provide benefits for medical expenses incurred while participating in school activities. The coverage is voluntary and parents/guardians will be responsible for the payment of premiums, co-pays, deductibles, etc. The school district offers this only as a service to its students, and as such, all transactions shall be conducted between the parents/guardians and the private insurance company.

2. Athletic Insurance

Student athletes shall be required to provide proof of athletic accident insurance coverage prior to participating in any WIAA sanctioned athletic event, including practice. The District will make athletic accident insurance available from an independent, third party insurance carrier, under the same terms as outlined above. Parents may provide proof that the athlete has his or her own coverage through a family plan and decline additional coverage. Athletes without family insurance and with financial hardship may request special funding assistance by contacting the high school principal or athletic director.

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LEG REF: Section 120.13(2) Wisconsin Statutes

Adopted: May 1977

Reviewed:

Revised: September 1983, 09/12/88, 01/10/05