

## **STUDENTS**

### **SUBJECT: Insurance**

To ensure that injured students receive needed health care services, the County Office of Education may make medical and/or hospital service available to students through nonprofit membership corporations and/or group, blanket or individual policies from an authorized insurer or a County Office of Education self-insurance program.

The County Superintendent or designee shall provide or make available:

1. Medical or hospital service or insurance protection against injuries to students while participating in any excursion or field trip under the jurisdiction of, or sponsored by or controlled by, the County Office of Education. (Education Code 35331)

The costs of the medical or hospital service or insurance protection for such students may be paid by either the County Office of Education, the student, or the student's parent/guardian. (Education Code 35331)

(cf. 3260 - Fees and Charges)  
(cf. 6153 - School-Sponsored Trips)

2. Insurance protection for medical and hospital expenses resulting from accidental bodily injury to each member of a school athletic team as defined in law and administrative regulation (Education Code 32221)

The costs of insurance protection for athletic team members shall be paid by either the County Office of Education, student body organization or any other persons on behalf of the individual team members or students covered by the insurance. If a parent/guardian of an athletic team member is financially unable to pay the costs of insurance protection, the costs shall be paid by the County Office of Education and/or student body organization. (Education Code 32221)

The insurance shall not be required of athletic team members who have insurance or a reasonable equivalent of health benefits provided through other means, including but not limited to purchase by the student or his/her parent/guardian. (Education Code 32221)

(cf. 6145 - Extracurricular and Cocurricular Activities)

In addition, the Superintendent or designee may provide or make available:

1. Medical and/or hospital service for students who are injured on school grounds during the school day, at any other place that a school-sponsored activity is being held, or while being transported by the County Office of Education to and from school, another place of instruction or a school activity

The costs of the medical and/or hospital service for such students may be paid by either the County Office of Education, the student, or the student's parent/guardian. (Education Code 49472)

(cf. 3530 - Risk Management/Insurance)  
(cf. 3540 - Transportation)  
(cf. 3543 - Transportation Safety and Emergencies)  
(cf. 5141.1 - Accidents)

2. Insurance protection for medical and hospital expenses resulting from accidental bodily injury to members of an organized rooting section and student spectators at athletic events
3. Insurance protection for medical and hospital expenses resulting from accidental bodily injury to participants in occasional playday or field day activities in which students from two or more County Office of Education schools participate in athletic contests
4. Medical and/or hospital service to students participating in other athletic activities sponsored or controlled by or under the jurisdiction of the County Office of Education
5. Liability insurance to students enrolled in work experience or vocational education programs at locations off school grounds approved by the County Superintendent of Schools, for the total or a portion of the total costs as determined by the County Superintendent of Schools.
6. Liability insurance to students enrolled in the County Office of Education's nursing program or related programs in the healing arts

The Superintendent or designee may distribute printed matter furnished by the insurer or membership corporation to students and their parents/guardians.

Legal Reference:

EDUCATION CODE

32220-32224 Insurance for athletic teams

33353.5 Interscholastic federation; insurance program; non-transaction of insurance

35331 Insurance for field trips and excursions

48980 Parental notifications

49470-49474 District medical services and insurance

51760 Insurance, work experience programs

52530 Insurance for healing arts program students

INSURANCE CODE

10493 Benefit and relief association