

STUDENT INSURANCE

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

The 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 District. (Education Code [35331](#))

The costs of the medical or hospital service or insurance protection for such students may be paid by either the District, 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 District, 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 District and/or student body organization. (Education Code [32221](#))

(cf. [3452](#) - Student Activity Funds)

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 Co-curricular Activities)
(cf. [6145.2](#) - Athletic Competition)

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

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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 District 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 District, the student, or the student's parent/guardian. (Education Code [49472](#))

(cf. [3530](#) - Risk Management/Insurance)

(cf. [3540](#) - Transportation)

(cf. [3541.1](#) - Transportation for School-Related Trips)

(cf. [3543](#) - Transportation Safety and Emergencies)

(cf. [5141.1](#) - Accidents)

(cf. [5141.6](#) - Student Health and Social Services)

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 play day or field day activities in which students from two or more District 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 District

(cf. [6142.7](#) - Physical Education)

5. Liability insurance to students enrolled in work experience or vocational education programs at locations off school grounds approved by the Board, for the total or a portion of the total costs as determined by the Board

(cf. [6178](#) - Vocational Education)

(cf. [6178.1](#) - Work Experience Education)

6. Liability insurance to students enrolled in the District's nursing program or related programs in the healing arts

(cf. [6200](#) - Adult Education)

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

Salinas Union High School District

Business

Policy #3531

STUDENT INSURANCE

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

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