## Cottonwood Joint School District No. 242

STUDENTS 3503

## Student Insurance

Even with the greatest precautions and the closest supervision, accidents can and do happen at school. They are a fact of life and a part of growing-up. The District does not, however, provide insurance to automatically pay for medical expenses when students are injured at school. Such medical care shall be the responsibility of the parents/guardians of the injured child.

Parents may be informed of the limits of the district's insurance coverage and may to be encouraged to provide their own medical insurance for their children.

The District may provide information on accident insurance through an outside underwriter who will provide reasonable coverage for an affordable price. The school may distribute application forms to all interested students at the beginning of the school year. The underwriting company, if not located in Idaho, shall have an agent within the State with the authority to handle, adjust, and process claims so that final claim determination can be made within the State of Idaho.

A student who wishes to participate in interscholastic athletics must provide evidence of medical coverage that meets the minimum requirements of the Idaho High School Activities Association (IHSAA) to the principal or athletic director.

The District may provide catastrophic insurance to cover severe accident injuries, which may occur during participation in or travel to and from any IHSAA sponsored activities.

Policy History:

Adopted on: August 15, 2016

Revised on: