



Board Procedure #NP674.0

Student Accident Insurance

Document Integration Project Format

The procedure outlines the responsibilities for ensuring that parents are aware of student accident insurance.

Definitions

Student Accident Insurance

Student accident insurance is insurance provided through a third party and is available to parents and guardians to assist with the costs associated with accidents and injuries to their children. The Board does not provide coverage for medical or dental expenses incurred by students who are injured.

Insurance will extend to include a student, who is not otherwise insured, but who is officially enrolled at a school as a full-time student and attending that school on a full-time basis with respect to injury sustained while engaged as a participant in any Field Trip, Extended Student Travel, Co-Op or Work Experience providing that the activities are non-athletic.

Responsibilities

Business Services- Administrative Services shall:

- conduct a tendering process to select the insurance carrier; and
- ensure that by the beginning of the first day of school, the Board's courier service will deliver a sufficient number of application forms based on the schools nominal enrollment.

Principals shall:

- ensure that a student accident insurance application is distributed to each student by the end of the first week of school each year
- ensure that new students, who are enrolled through the school year, receive a student accident insurance application as part of the registration procedure;
- ensure that parents understand that they must remit the student accident insurance application directly to the carrier;
- instruct all coaches to emphasize with parents and guardians that the school strongly recommends the purchase of this insurance for all students involved in athletics, and
- in the event of a claim, provide parents with a claim form which the parent must complete and mail directly to the carrier.

Parents shall:

- remit the student accident insurance application directly to the carrier;
- understand that a student who was enrolled in the student accident insurance plan for the previous school year is automatically covered from September 1, provided that the application for coverage for the current year is received by the carrier not later than September 30 of the current school year;
- understand that a student who was not enrolled during the previous school year or who enrolls after September 30, will be covered from the date shown on their enrollment card;
- in the event of a claim, request a claim form from the principal, complete the form, and mail the form directly to the carrier; and
- understand the coverage that is being provided if they enroll their child in the plan.

Department

Business Services

Procedure History

Approved December 1996
October 2008

It is the expectation of the York Region District School Board that all employees, students and persons invited to or visiting Board property; or partaking/volunteering in Board or school-sponsored events and activities will respect the policies and procedures of the Board. The term "parents" refers to both biological/adoptive parents and guardians in all Board policies and procedures.