

ADMINISTRATIVE PROCEDURE

SAN DIEGO UNIFIED SCHOOL DISTRICT

NO: 6310

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CATEGORY: **Students, Welfare**

EFFECTIVE: **1-29-62**

SUBJECT: **Student Accident Insurance**

REVISED: **11-02-2001**

A. PURPOSE AND SCOPE

1. To outline administrative procedures governing the voluntary student accident insurance program.
2. **Related Procedure:**
Athletic insurance 6315

B. LEGAL AND POLICY BASIS

1. **Reference:** Board policy: H-7100; Education Code Sections 49470-47473.

C. GENERAL

1. **Originating Office.** Suggestions or questions concerning this procedure should be directed to the Risk Management Department, Finance Division, Administrative Operational Support.
2. **Authorization.** The Board of Education annually approves continuance of a voluntary student accident insurance program. Parents pay the entire cost of this insurance. *The school has no responsibility other than to have insurance applications and claim forms available for parents and distribute form letters to parents.*
3. **Coverage.** The plan covers any student in kindergarten through senior high school or in child development centers. All interscholastic athletics are excluded unless separate athletic insurance is purchased (Procedure 6315). Coverage for each student is effective as soon as a premium is received by the insurance company. Insurance coverage terminates at the start of the new school year.

D. IMPLEMENTATION

1. **During summer,** *insurance carrier* mails one package, including sufficient instructions, to principal.
2. **Principal** sends home through students, during the first or second week of school, an announcement of the available insurance plans either in a PTA bulletin, regular school bulletin, or special bulletin on this subject only.
3. **Insurance carrier** mails an individual policy to each insured student upon receipt of that student's premium.

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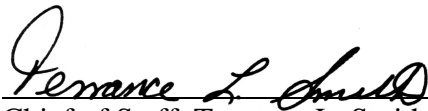
4. **Parents** obtain claim forms from the school office and follow directions on the form. (Schools do *not* fill out or sign claims.)

E. FORMS AND AUXILIARY REFERENCES

1. Application leaflets, mailed to schools by the insurance company (extra copies available from the Risk Management Department)
2. Form letter to parents (distributed by individual school)
3. Claim form, sent to schools by carrier (extra copies available from the Risk Management Department)

F. REPORTS AND RECORDS

G. APPROVED BY



Chief of Staff, Terrance L. Smith
For the Superintendent of Public Education