

Student Insurance

Student accident insurance coverage shall be offered in order to keep the insurance premium within the reach of the majority of students. The superintendent is authorized to receive quotations from the various underwriters available and to recommend for board consideration the best single source of coverage. Upon approval by the board, the district shall distribute application forms and supply the necessary claims information (time of accident, cause of accident) when requested by a student or his/her parent. If a change in companies, this information is required to be represented to the board for approval.

To be eligible for consideration an agency and/or underwriting company must provide knowledgeable local representation to follow up problem claims, answer questions concerning coverage and procedures and expedite the entire program from the standpoint of communication among the claimant, doctor or hospital and claims office. The underwriting company, if not located in Washington, must maintain an agent within the state with authority to handle, adjust and process claims so that final claim determination shall be made within the state of Washington.

If there is a change in companies for student accident insurance coverage, the new insurance company and information will be presented to the board for approval prior to information being handed out to students.

Cross Reference:

Policy 2151, Interscholastic Activities

Legal Reference:

RCW 28A.400.350, Liability, life, health, health care, accident, disability and salary insurance authorized - Premiums

Adoption Date: 06.11

District Name: Reardan-Edwall School District No. 009

Revised:

Classification: Priority