

EAST PENN SCHOOL DISTRICT

SECTION: PUPILS

TITLE: STUDENT ACCIDENT
INSURANCE

ADOPTED: February 8, 1993

REVISED:

<p>1. Purpose</p>	<p style="text-align: center;">211. STUDENT ACCIDENT INSURANCE</p> <p>The Board recognizes the need for insurance coverage for accidents which may occur to students in the course of attendance at school or student participation in the athletic and extracurricular programs of the schools.</p> <p>The Board recognizes that under Pennsylvania law, the school district has no liability in most cases for injuries sustained from accidents which happen while students participate in school programs. Payment for injuries in most cases is the responsibility of the parent.</p> <p>The Board will provide parents the opportunity to purchase insurance coverage, at no cost to the Board, for injury resulting from accidents sustained by students while in school or participating in an approved school program.</p> <p>The Board will purchase a \$100 Primary Excess Accident policy for all secondary students participating in all interscholastic sports, band, cheerleaders and majorettes. This policy only covers these students while participating in these secondary programs. It does not cover them while participating in the regular program, including physical education. These insurance programs typically pay the first \$100 of covered expenses without regard to other insurance. Thereafter, any balances and all other bills must be submitted to the parent's insurance carrier. Any expenses not covered by the parent's insurance coverage will be paid up to the policy limits of this type of insurance policy.</p>
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