

Policy

INSURANCE PROGRAM

Code JGA Issued 3/16/22

The District offers an optional low-cost accident insurance program for students for purchase by parents/guardians for their children. At the minimum, the insurance will provide accident coverage for students on the way to and from school, while they are at school, and whenever they are engaged in school-sponsored activities.

The District will maintain a minimum amount of accident insurance to cover students who participate in interscholastic athletics as a required condition of membership in the South Carolina High School League (SCHSL), as well for students who participate in school activities. This group coverage plan will be maintained through the general fund of the school district in the fixed amount per student athlete per year specified by the SCHSL. This group coverage is secondary to the student's primary coverage for participation in interscholastic athletics.

The District paid student accident insurance is a **limited benefit** policy that is secondary to the student's primary health coverage. Parents/Legal guardians may purchase optional student accident insurance to help fill any uncovered "gaps" in coverage should their child have a claim.

Adopted 4/9/91; Revised 3/15/22
