

**ST. CLAIR CATHOLIC DISTRICT SCHOOL BOARD
POLICIES AND PROCEDURES
SECTION 3: STUDENTS**

STUDENT ACCIDENT INSURANCE	POLICY 3.20
EFFECTIVE: 2010 09 01	

POLICY STATEMENT:

The St. Clair Catholic District School Board acknowledges that student participation in extra-curricular school athletic events requires appropriate supervision, instruction and training; however, these activities also involve inherent risk. Therefore, the Board seeks to ensure that all students who participate in extra-curricular sports activities are covered by appropriate insurance coverage.

POLICY GOALS:

Under the Education Act, the Board's OSBIE (Ontario School Boards' Insurance Exchange) insurance policy does not include accident insurance for students covering dental and other injuries, which may occur as the result of mishaps during school activities or on school premises. The Board recognizes the possible financial hardship to students' families and therefore requires all students participating in school-sponsored extra-curricular sports activities to purchase student accident insurance, which is made available through the Board; or, to have private coverage in effect.

This policy:

- ensures that students who participate in extra-curricular sports activities, either at school or organized by the school, are covered by an insurance plan
- requires parents/guardians to complete a declaration form stating the appropriate coverage has been obtained
- requires principals to inform parents about the requirements for insurance and ensure the proper declaration form has been completed, before permitting students to participate in extra-curricular sports activities

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EFFECTIVE: 2010 09 01	

Applicable Reference from Student Accident Insurance Policy:

The St. Clair Catholic District School Board acknowledges that student participation in extra-curricular school athletic events requires appropriate supervision, instruction and training; however, these activities also involve inherent risk. Therefore, the Board seeks to ensure that all students who participate in extra-curricular sports activities are covered by appropriate insurance coverage.

ADMINISTRATIVE PROCEDURES:

1.0 Responsibility

- 1.1 The principal will ensure that parents/guardians and students are aware that insurance coverage is mandatory for students who wish to participate in extra-curricular sports activities, either at the school or organized by the school.
- 1.2 Parents/guardians of students who wish to participate in extra-curricular sports activities must complete and sign a Student Accident Insurance Declaration (Appendix A), which states the appropriate coverage has been obtained.
- 1.3 Principals will ensure that signed declaration forms are on file in the school office before permitting students to participate in extra-curricular sports activities.

2.0 Accident and Life Insurance Coverage

The St. Clair Catholic District School Board requires that all students who participate in extra-curricular sports activities carry adequate insurance coverage obtained by their parents/guardians. Insurance coverage may be purchased in either of two ways:

2.1 – Board Facilitated Insurance Plan

The Board, as empowered under the Education Act, will, in September of each year, make available to parents and legal guardians an Accident and Life Insurance program for students. Although it acts as facilitator for parents/guardians to obtain such coverage, the Board assumes no responsibility related to the cost of the plan, applications, premium payments or claims; nor does the Board receive any remuneration from the carrier.

2.2 – Private Insurance Plan

Parents/guardians, who do not wish to purchase insurance through the Board facilitated carrier, may obtain insurance privately, through a personal/family insurance plan. As proof of coverage, the insurance carrier and policy number must be disclosed on the declaration form (Appendix A).

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3.0 Student Accident Insurance Declaration

The Student Accident Insurance Declaration form (Appendix A) must be completed and signed by the parents/guardians of all students, who wish to participate in extra-curricular sports activities. The form will indicate coverage has been obtained, either through the Board facilitated insurance plan; or, through a private personal/family plan. Completed and signed declaration forms must be on file in the school office before students will be permitted to participate in extra-curricular sports activities.

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APPENDIX A

STUDENT ACCIDENT INSURANCE DECLARATION

The Board requires Student Accident Insurance or similar coverage for participation in extra-curricular sports activities. Provide the information requested below detailing the insurance coverage that pertains to the student.

Student's Name: _____

OPTION A:



Reliable Life Insurance Company (www.insuremykids.com)

OPTION B:



(Name of Private Insurance Carrier)

Policy Number: _____

I grant permission for my son/daughter/ward to participate in extra-curricular sports activities and confirm that I have adequate accident insurance protection for my son/daughter/ward to participate in extra-curricular sports throughout the current school year.

Date: _____

Signature: _____
(Parent/Guardian)

Signature: _____
(Student – 18 Years of Age or Older)