

## INSURANCE REGULATION

(District Practice - Not Policy)

The District carries liability insurance to protect itself against negligence (accidents resulting from faulty equipment or maintenance, inadequate supervision, etc.). Student accident insurance is also carried to provide limited reimbursement to parents of students injured during school-sponsored activities. Worker's Compensation Insurance, covering medical expenses and partial salary reimbursement for employees, is a self-funded plan of the District administered by a company chosen by the District. In the event of an incident, please use the following procedures:

1. a. Incident - Non-Employee (covers students, parents, visitors, etc.) - 4 copies of the Incident Report Form should be completed by the employee who witnessed the incident, or in the event of no witness, the Health Office personnel. Two copies of the report should be forwarded to the Central Office with two copies retained by the school.
- b. Student Accident Insurance - In the event that the student receives medical, hospital, or dental treatment as the result of an incident while participating in a school-sponsored activity, the Health Office will send a white insurance card to the insurance company. If the parents' health insurance coverage does not fully cover this medical or dental treatment, the Health Office will send the parent a yellow form for non-inter-scholastic medical injuries or a white form for interscholastic medical injuries; or a blue form for non-interscholastic dental injuries or a pink form for interscholastic dental injuries. These forms are to be completed by the parents and doctor or dentist and returned to the Health Office for completion and signature by the Principal. After completion, these forms are mailed by the school to Pupil Benefits Plan (insurance carrier).
2. Employee Injury on the Job - A Workers' Compensation form must be filled out by the supervisor within 24 hours of the injury and forwarded to the Central Office.

**Note: Prior regulation, Insurance, 3532**

February 11, 1983

January 25, 1999