STUDENT INSURANCE PROGRAM

Policy Code: 4220

A student accident insurance program shall be made available annually to all students on a volunteer basis. The premium will be assumed by the respective parent/guardian.

Every student participant in a student activity which requires accident insurance shall be required to:

A. Furnish proof of membership in the student accident insurance program; or

B. Furnish proof that comparable coverage is carried in another insurance policy.

Student activities requiring student accident insurance coverage or comparable coverage are:

A. School-sponsored organizations or groups making overnight trips or excursions.

The Cleveland County Board of Education pays the premium for a basic accident insurance policy for students participating in the following activities:

A. Interscholastic athletic teams, including cheerleaders (middle school and high school);

B. High school band;

C. Students involved in non-paid internships and work-study; and

D. School-sponsored field trips.

The principal has the authority to require student accident insurance coverage or comparable coverage for any activity that constitutes an accident risk similar to those activities listed in this policy.

Legal References: G.S. 115C-36

Adopted: September 24, 2018

Replace: Board policy 4340, Student Accident Insurance