



POLICY

**Haddonfield
Board of Education**

OPERATIONS

8760/Page 1 of 1
Student Accident Insurance

8760 STUDENT ACCIDENT INSURANCE

The Board of Education recognizes injuries to students may occur from accidents occurring in the course of attendance at school and participation in the athletic and co-curricular programs of the school district.

In accordance with the provisions of N.J.S.A. 18A:43-1, the Board is not required to, but may arrange for, maintain, and may pay the premiums for insurance coverage by a qualified insurer for loss sustained by students through accidental means while participating in those school activities insured by the Board's insurance provider. This insurance coverage, if purchased by the Board, will not cover all school activities and will be secondary insurance requiring all claims be submitted to the student's parent's or legal guardian's insurance provider before being submitted to the school district's insurance provider. All claim decisions and payment amounts will be made by the school district's insurance provider in accordance with the terms of the insurance policy purchased by the Board. The insurance coverage provided under this program will be based on a payment schedule and may not provide for full payment of such claims.

The Board, if such insurance is provided, may require payment to the Board by students to whom the benefit of such insurance is extended, of a proportional share of premiums or any part thereof in accordance with the provisions of N.J.S.A. 18A:43-2. In the event the Board requires such payment, the amount to be paid by students shall be established by a schedule determined by the Board, but no student electing not to participate in the accident insurance coverage shall be required to make any payment toward the cost of the premiums.

The Board may provide parent(s) or legal guardian(s) the opportunity to purchase insurance coverage, at no cost to the Board, for injury resulting from accidents sustained by students occurring in the course of attendance at school and participation in the athletic and co-curricular programs of the school district.

The Superintendent and/or designee will recommend suitable and qualified insurance providers for Board consideration and approval. Parent(s) or legal guardian(s) of students who may be eligible for such insurance coverage will be notified of its availability.

In accordance with the provisions of N.J.S.A. 18A:43-3, in the event the Board elects to provide this student accident insurance, it shall not be construed to impose any liability on the part of the Board for an injury sustained by a student as a result of or in connection with any activities outlined in N.J.S.A. 18A:43-1 or as a result of or in connection with the conduct of the physical education program of the school district.

N.J.S.A. 18A:43-1; 18A:43-2; 18A:43-3

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