

**STUDENT INSURANCE PROGRAM POLICY**

**1.0 Purpose:** Barbour County Board of Education encourages student participation in extracurricular events. Extracurricular activities, including athletics, have inherent risks and often provide opportunities for injuries. The Board will provide students with the opportunity to purchase student accident insurance.

**2.0 Implementation:**

2.1 The Director of Student Support Services shall:

2.1.1 Annually solicit and review proposals from commercial student accident insurance carriers for recommendation to the Board;

2.1.2 Ensure that all students are provided with an opportunity to enroll and purchase student accident insurance at the sole cost of the student's parents and/or guardians.

**3.0 Participation:**

3.1 For the safety and well being of the student athletes, health/accident insurance is required for participation in any extracurricular athletics sponsored by the Board;

3.2 All students participating in extracurricular athletics are encouraged to carry school accident insurance in addition to any existing individual health or accident insurance policies.

**Authority: Board of Education Minutes; Policy Manual**

**Adopted: 1974**

**Revised: 08/10/09; 1983; 8/1/78**