



ADMINISTRATIVE PROCEDURE

SAN DIEGO UNIFIED SCHOOL DISTRICT

NO: 6315

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CATEGORY: **Students, Welfare**

EFFECTIVE: **1-29-62**

SUBJECT: **Athletic Insurance**

REVISED: **8-24-2001**

A. PURPOSE AND SCOPE

1. To define administrative procedures governing the handling of athletic insurance in senior high schools.
2. **Related Procedures:**

Athletic event insurance	6316
Illness and minor injuries	6371
Health screening for athletics	6350

B. LEGAL AND POLICY BASIS

1. **Reference:** Board policy: F-2350, H-7100; Education Code Sections 32221, 32222, 32224, 49470-49473.

C. GENERAL

1. **Originating Office.** Suggestions or questions concerning this procedure should be directed to the Educational and School Services Department, Institute for Learning, and to the Risk Management Department, Finance Division, Administrative Operational Support.
2. **Athletic insurance** is made available to parents/guardians by the district to assist them in paying medical, hospital, and dental expenses for student members who are injured while participating in interscholastic games or regular practice in sports approved by the California Interscholastic Federation during the season of the sport.
3. **Individual premium fees**, which are subject to change, are enumerated on the insurance application.
4. **Physical Examination.** All students competing in interscholastic athletics in this district must have an annual physical examination (Procedure 6350) and must either purchase the district-offered athletic insurance or submit a parental statement certifying that the parents/guardians will provide for coverage.

D. IMPLEMENTATION

1. **To Assure Protection**
 - a. **Coach, Physical Education Department Chairman, or principal's designee**

- (1) Issues "Athletic Participation Form" to student participants and a private-carrier insurance application form to students whose parent/guardian requests it.
- (2) Arranges for physical examination of student participants (Procedure 6350).
- (3) Assures that students return "Athletics Participation Form" signed by parent/guardian and indicating selection of one of the following options:
 - (a) That parent/guardian has purchased private-carrier insurance made available by the district by mailing premium directly to private carrier (this choice should be noted on school form).
 - (b) That parent/guardian waives participation in the private-carrier insurance and will provide coverage.
- (4) Files "Athletic Participation Form" and signed copy of waiver form when submitted; maintains forms for one year.

2. **To Report Claim**

a. **Coach**

- (1) Reports injury as outlined in Procedure 6371.
- (2) Gives athletic insurance claim form to student or parent/guardian of injured student.
- (3) Keeps student out of practice and competition until released for participation by attending physician or treating agency.
- (4) Assures that parent/guardian completes front portion of claim form and gives to attending physician or treating agency.
- (5) Assures that physician or treating agency completes bottom half of form and submits form and bill to insurance carrier for payment.

E. **FORMS AND AUXILIARY REFERENCES**

1. Insurance application, available at school site

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2. Athletic Participation Form, available at school site
3. Injury notice and claim form, available at school site
4. Report on Accident, Nonemployee, Stock Item 22-R-2150

F. REPORTS AND RECORDS (Section D.)

G. APPROVED BY



Chief of Staff, Terrance L. Smith
For the Superintendent of Public Education