

## **STUDENT ACCIDENT INSURANCE**

### **Background**

The Division believes that students should have accident coverage.

Students in Livingstone Range School Division will be covered by accident insurance during school hours and during school events outside of regular school hours.

It is the intent of this insurance to provide coverage for accidents of a personal nature.

The Associate Superintendent of Business Services will register all students for basic coverage with the insurance carrier each fall.

The insurer's policy provides coverage for accidental death, disability benefits, loss of limbs, loss of eyesight, dental damage, and limited eyeglass and contact lens expenses.

### **Procedures**

1. The Associate Superintendent of Business Services will obtain and disperse to each school, registration information and forms for extended coverage.
2. The Principal shall provide the forms and inform parents or guardians that extended twenty-four hour insurance is available from the insurer. Parents or guardians shall be responsible for registering their child(ren) with the insurer and forwarding payment to the insurer.
3. When an accident occurs which makes the student eligible for benefits, the school administration should remind the parent/guardian, coaches/supervisors, and student where appropriate, that such coverage exists.
4. Parents or guardians shall be responsible for filing damage claims.
5. Students in after-school clubs will be covered by Division insurance provided the clubs have prior approval from the school administrator, and from the office of the Associate Superintendent of Business Services.
6. Prior approval will be given through completion of the "Request for LRSD Insurance Coverage of After-School Club" form.
7. In accordance with existing insurance guidelines, School Premises Coverage covers injury sustained while:
  - a. in or on school buildings or premises by reason of attending classes on any regular school day.

- b. in attendance at or participating in any school activity approved and supervised by proper school authority;
- c. travelling directly to or from any regularly scheduled and approved school activity under the direction or supervision of a proper school authority;
- d. travelling to or from the insured's residence and school for the purpose of attending classes or participating in any school sponsored activity.

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Updates: July 2011, January 2020

**References**

Section 11, 33, 52, 53, 196, 197, 222 Education Act  
December, 2003