Student Insurance

Student accident insurance coverage will be offered in order to keep the insurance premium within the reach of the majority of students. The superintendent is authorized to receive quotations from the various underwriters available and to recommend for board consideration the best single source of coverage. Upon approval by the board, the district will distribute application forms and supply the necessary claims information (time of accident, cause of accident) when requested by a student or his/her parent.

To be eligible for consideration an agency and/or underwriting company must provide knowledgeable local representation to follow up problem claims, answer questions concerning coverage and procedures and expedite the entire program from the standpoint of communication among the claimant, doctor or hospital and claims office. The underwriting company, if not located in Washington, must maintain an agent within the state with authority to handle, adjust and process claims so that final claim determination will be made within the state of Washington.

Cross References:	2151 - Interscholastic Activities
Legal References:	RCW 28A.400.350 Liability, life, health, health care, accident, disability and salary insurance authorized — When required — Premiums

Adoption Date:
Classification: **Priority**
Revised Dates: **; 12.11; 05.23.2017**

© 2014-2017 Washington State School Directors' Association. All rights reserved.