

**BALTIMORE COUNTY PUBLIC SCHOOLS**

**DATE:** October 9, 2003  
**TO:** BOARD OF EDUCATION  
**FROM:** Dr. Joe A. Hairston, Superintendent  
**SUBJECT:** Board of Education Policy 5450 - STUDENTS: Services to Students – Accident Insurance

**ORIGINATOR:** J. Robert Haines, Deputy Superintendent, Business Services

**RESOURCE**

**PERSON(S):** Rita Fromm, Executive Director, Planning and Support Operations

**RECOMMENDATION**

That the Board of Education approve the revisions to Board of Education Policy 5450 - STUDENTS: Services to Students – Accident Insurance.

**Background Information:** Policy 5450 was originally adopted in 1968 and has not been revised since that time. The proposed policy revision would bring the language and current practice into alignment. In addition, the proposed revisions include for the first time, language similar to the Superintendent’s Rule on field trips regarding participation by economically disadvantaged students. The Board reviewed the policy on September 23, 2003. This is the second reading with minor revisions.

Estimated Operating Funds Fiscal Impact: \$  N/A  for FY \_\_\_\_\_

Possible Funding Source: \_\_\_\_\_

JRH/dd

STUDENTS: Services to Students

### **Accident Insurance**

A student accident insurance program shall be [approved by the Board of Education and] made available to parents/GUARDIANS of students enrolled in BALTIMORE COUNTY PUBLIC SCHOOLS [public schools]. The parent shall pay the premium DIRECTLY TO THE COMPANY [through the school, although] AND the contract [is] SHALL BE between the parent and the insurance company. EACH STUDENT PARTICIPATING IN INTERSCHOLASTIC SPORTS MUST HAVE INSURANCE COVERAGE, EITHER THROUGH A PARENTS'/GUARDIANS' POLICY OR THROUGH THE PURCHASE OF THE AVAILABLE STUDENT ACCIDENT INSURANCE.

Accident insurance for football players [shall be paid by the Board of Education] WILL BE MADE AVAILABLE TO ALL PARENTS/GUARDIANS OF STUDENTS PARTICIPATING IN INTERSCHOLASTIC FOOTBALL. EACH STUDENT PARTICIPATING IN INTERSCHOLASTIC FOOTBALL MUST HAVE INSURANCE COVERAGE, EITHER THROUGH A PARENTS'/GUARDIANS' POLICY OR THROUGH THE PURCHASE OF THE AVAILABLE STUDENT ACCIDENT INSURANCE, FOOTBALL COVERAGE OPTION.

STUDENTS SHALL NOT BE DENIED AN OPPORTUNITY TO TRY OUT FOR AN INTERSCHOLASTIC ATHLETIC TEAM BECAUSE OF ECONOMIC STATUS. EFFORTS SHALL BE MADE TO FIND WAYS TO MAXIMIZE PARTICIPATION BY INTERESTED AND QUALIFIED STUDENTS IN INTERSCHOLASTIC ATHLETIC ACTIVITIES.

All STUDENT accidents must be reported on the APPROPRIATE form PROVIDED BY THE INSURANCE COMPANY for this purpose. ACCIDENTS MUST ALSO BE REPORTED ON THE BALTIMORE COUNTY PUBLIC SCHOOLS STANDARD STUDENT ACCIDENT REPORT FORM (BEBCO 49-615-98) Accidents requiring the use of an ambulance shall be reported immediately by telephone TO THE APPROPRIATE OFFICE CONSISTENT WITH PROCEDURES OUTLINED IN RULE 2352.

Also see policy and rule, "Accidents," Series 2000, Administration.

Policy  
Adopted: 11/21/68  
Revised:

Board of Education of Baltimore County