

**A. ACCIDENT INSURANCE**

Membership in a group accident insurance program will be made available to students each year. In arranging for this insurance, the board will make every reasonable attempt to identify a company offering comprehensive insurance at economical rates. Information on the plan will be made available through school publications.

Purchase of this insurance constitutes an agreement between the student and/or parent or guardian and the insurance company. The student and/or parent or guardian is responsible for payment of the accident insurance premiums. The school system is not a party to this agreement. The school system does not assume any contractual responsibility for expenses not covered by insurance.

Students who choose to participate in programs that may have a higher risk of physical injury than most school activities, including off-site internship programs, football and other interscholastic sports, are required to have accident insurance through the group plan or comparable coverage. The superintendent may designate other activities requiring accident insurance, including particular school trips.

**B. CATASTROPHIC INSURANCE**

The board will purchase catastrophic insurance to cover students and school system employees while they are participating in or responsible for supervising high school interscholastic athletic activities, including school-supervised practices, game-related activities, and related travel.

Legal References: G.S. 115C-36

Adopted: May 14, 2015

Updated: March 9, 2023