

POLICY: <u>STUDENT ACCIDENT INSURANCE</u>		# <u>309</u>
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CROSS REFERENCE:		

A: **POLICY**

1. 1.1 The Thunder Bay Catholic District School Board will, on an annual basis, make available Student Accident Insurance for purchase by parents/guardians through approved insurance carriers.
- 1.2 Student Accident Insurance is valuable coverage for students who suffer dental or other accidental injuries while involved in sports or routine activities around the school. ***The Board does not provide accident insurance for students.*** The Board's liability insurance will provide coverage when "proven" negligence on the part of the Board or its staff resulted in any injury to a student. Parents/ guardians should be encouraged to purchase this low cost coverage for the protection of their children and to insure against financial hardship to the family particularly for expensive dental work.

B: **GUIDELINES**

2. Annually, the Superintendent of Business and Corporate Services will receive proposals for student accident insurance. A maximum of two (2) insurance carriers will be granted permission to distribute their materials to parents/guardians through the schools.
3. Processing of applications, including payment of premiums, will be done by direct mailing between the parents/guardians and the insurance carrier.
4. Annually, the insurance carrier(s) will provide each school with a listing of students for whom insurance has been purchased. A master list of all schools will be forwarded to the Superintendent of Business and Corporate Services for information purposes.