

1 **A. ACCIDENT INSURANCE**
2

3 Membership in a group accident insurance program will be made available to students
4 each year. In arranging for this insurance, the Transylvania County Board of Education
5 (the “board”) will make every reasonable attempt to identify a company offering
6 comprehensive insurance at economical rates. Information on the plan will be made
7 available through school publications.
8

9 Purchase of this insurance constitutes an agreement between the student and/or parent **or**
10 **guardian** and the insurance company. **The student and/or parent or guardian is**
11 **responsible for payment of the accident insurance premiums.** The school system is not a
12 party to this agreement. The school system does not assume any contractual
13 responsibility for expenses not covered by insurance.
14

15 Students who choose to participate in programs that may have a higher risk of physical
16 injury than most school activities, including off-site internship programs, football, and
17 other interscholastic sports, are required to have accident insurance through the group
18 plan or comparable coverage. The superintendent may designate other activities,
19 including certain school trips, as requiring accident insurance.
20

21 **B. CATASTROPHIC INSURANCE**
22

23 **The board will purchase catastrophic insurance to cover students and school system**
24 **employees while they are participating in or responsible for supervising high school**
25 **interscholastic athletic activities, including school-supervised practices, game-related**
26 **activities, and related travel.**
27

28 Legal References: G.S. **58-31A-60, -51-81; 115C-36, -407.65**
29

30 Cross References:
31

32 Adopted: May 1, 2017
33

34 **Revised: [DATE]**