

# REGULATION

## ANNE ARUNDEL COUNTY PUBLIC SCHOOLS

**Related Entries:** ECA

**Responsible Office:** INSURANCE MANAGEMENT OFFICE

### **STUDENT HEALTH INSURANCE AND ACCIDENT INSURANCE REQUIREMENTS FOR INTERSCHOLASTIC SPORTS**

#### **A. PURPOSE**

To establish procedures to make optional student accident insurance available to Anne Arundel County Public School (AACPS) students and their parents/guardians; and to establish procedures for the dissemination of student accident insurance enrollment and claim information.

#### **B. BACKGROUND**

In accordance with the accompanying policy, the Board of Education of Anne Arundel County (Board) offers optional student accident insurance coverage provided through an insurance carrier. AACPS requires each student participating in interscholastic sports to have health insurance coverage through a parent/guardian health insurance policy or through the purchase of student accident insurance offered through the Board.

#### **C. PROCEDURES**

Each AACPS student who participates in interscholastic sports must have health insurance coverage. If a student does not have health insurance, the student's parent(s)/guardian(s) may choose to purchase student accident insurance via the insurance carrier offered through the Board. The parent(s)/guardian(s) must select the desired coverage and shall be responsible for paying the premium directly to the insurance carrier. The contract for insurance coverage shall be between the parent(s)/guardian(s) and the insurance carrier. Neither the Board nor AACPS will assume any responsibility or liability related to insurance purchased or the settling of any claims under such insurance.

1. During the summer, the Insurance Management Office shall provide information to schools regarding the authorized insurance carrier. This information shall include contact information, available coverage, costs, a link to online information, claim filing procedures, and a letter to parents/guardians for inclusion in the school newsletter or other school communications.

2. Before the beginning of the school year the insurance carrier must provide to AACPS their contact information, an enrollment flyer, coverage brochure, and the claim form to be made available on the AACPS website.
3. Before the commencement of tryouts for each sport season, the Insurance Management Office shall provide information regarding student accident insurance and information on the insurance carrier to high school principals, athletic directors, and coaches. This information shall include contact information, available coverage, costs, a link to online information, and special instructions and guidance for football insurance coverage.
4. In the event of a claim, a parent(s)/guardian(s) must utilize the insurance carrier claim form which may be accessed on the AACPS website. The parent(s)/guardian(s) must complete the appropriate section of the claim form and the Insurance Management Office must complete the school section. The completed claim form along with the *Student Accident Report* must be returned by the Insurance Management Office to the parent(s)/guardian(s). The parent(s)/guardian(s) shall be responsible for submitting a completed claim form to the insurance carrier.

**Regulation History:** Issued 10/03/22

**Note Previous Regulation History:** Replaces Regulation 702.1, issued 06/06/73 and revised 05/20/91

**Legal Reference:** Section 4-101 of the Education Article