

## **Henderson ISD Board Background**

**Subject:** Consider Student Activity Insurance Coverage

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**Presented for:**      **Action**   X  

**Report Only** \_\_\_\_\_

### **Background Information**

Henderson ISD provides a supplemental student insurance policy for all enrolled students in grades PK-12. This policy provides coverage for injuries that occur while students are at school or participating in school-sponsored activities. The Athletic Trainer manages the claims associated with this coverage.

The vendor is awarded through an approved purchasing cooperative of which the district is a member.

Our current policy is underwritten by Mutual of Omaha. The total annual premium is \$44,992 which includes a premium of \$5,092 for catastrophic coverage.

There is no changes in coverage, benefits, or premium for the 2026-2027 renewal term and rates will remain the same for the 2027-2028 renewal.

The Athletic Director has reviewed the policy and has indicated no issues with the current coverage or claims process.

We are recommending renewing the current policy for 2026-2027.

### **Recommendation**

Renew student accident policy as presented.

### **Contact Person(s)**

Nikki Warner