

Document Status: Draft Update

OPERATIONAL SERVICES

4:100 Insurance Management

The Board of Education recognizes the need for insurance coverage for injuries to students caused by accidents occurring in the course of attendance at school and participation in the athletic and co-curricular programs of the schools. Therefore, the Board includes as part of its insurance program Student Accident coverage for all district enrolled students that applies during the school day or while participating in a district sponsored sport. At the beginning of each school year, the Board shall offer parents the opportunity to purchase additional 24-Hour Accident and/or 24-Hour Dental insurance in excess of the coverage provided by the District.

The Superintendent or designee shall recommend and maintain all insurance programs that provide the broadest and most complete coverage available at the most economical cost, consistent with sound insurance principles.

The insurance program shall include each of the following:

1. Liability coverage to insure against any loss or liability of the School District and the listed individuals against civil rights damage claims and suits, constitutional rights damage claims and suits, and death and bodily injury and property damage claims and suits, including defense costs, when damages are sought for negligent or wrongful acts allegedly committed in the scope of employment or under the Board's direction or related to any mentoring services provided to the District's certified licensed^{PRESSPlus1} staff members; School Board members; employees; volunteer personnel authorized by 105 ILCS 5/10-22.34, 5/10-22.34a, and 5/10-22.34b; mentors of certified licensed staff members authorized in 105 ILCS 5/21A-5 et seq. (new teacher), 105 ILCS 5/2-3.53a (new principal), and 2-3.53b (new superintendents); and student teachers.
2. Catastrophic accident insurance at the mandated benefit level for student athletes in grades 9 through 12 who sustain an accidental injury while participating in school-sponsored or school-supervised interscholastic athletic events sanctioned by the Ill. High School Association that results in medical expenses in excess of \$50,000.^{PRESSPlus2}
3. Comprehensive property insurance covering a broad range of causes of loss involving building and personal property. The coverage amount shall normally be for the replacement cost or the insurable value.

4. Workers' Compensation to protect individual employees against financial loss in case of a work-related injury, certain types of disease, or death incurred in an employee-related situation.

Student Insurance

The Board shall annually designate a company to offer student accident insurance coverage. The Board does not endorse the plan nor recommend that parents/guardians secure the coverage, and any contract is between the parent(s)/guardian(s) and the company.

LEGAL REF.:

Consolidated Omnibus Budget Reconciliation Act, Pub. L. 99-272, §10001, ~~100 Stat. 222, 26 U.S.C. §4980B(f) of the I.R.S. Code~~, 42 U.S.C. §300bb-1 et seq.

105 ILCS 5/2-3.53a, 5/2-3.53b, 5/10-20.20, 5/10-22.3, 5/10-22.3a, 5/10-22.3b, 5/10-22.3f, 5/10-22.34, 5/10-22.34a, and 5/10-22.34b, 5/21A-5 et seq., and 5/22-15.

[215 ILCS 5/](#), Ill. Insurance Code.

[750 ILCS 75/](#), Ill. Religious Freedom Protection and Civil Union Act.

[820 ILCS 305/](#), Workers' Compensation Act.

CROSS REF.: 7:300 (Extracurricular Athletics)

PRESSPlus Comments

[PRESSPlus 1.](#) Updated in response to a five-year review. **Issue 112, June 2023**

[PRESSPlus 2.](#) 105 ILCS 5/22-15 requires each school district having grades 9 through 12 to maintain catastrophic insurance coverage for student athletes participating in interscholastic athletic events sanctioned by the Ill. High School Association (IHSA). The minimum level of coverage must provide aggregate benefit levels of \$3 million or 5 years, whichever comes first, for injuries with total medical expenses exceeding \$50,000. The law authorizes IHSA to promulgate a plan of coverage under a group policy that provides the necessary coverage. If a district opts out of IHSA's group policy, it must offer alternative coverage and submit to IHSA a certificate from the provider stating that the insurance complies with the plan of coverage approved by IHSA.

If the district qualifies for an exemption from the mandatory coverage (contact IHSA or the board attorney for information about claiming an exemption), strike #2 and save the policy with the status of **Adopted with Additional District Edits. Issue 112, June 2023**