

1 \_\_\_\_\_ **School District**

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3 **INSTRUCTION**

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6 Work Based Learning Program - Insurance

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8 The School District Work Based Learning coordinator will work with School District  
9 administration to identify the appropriate insurance coverage for a student's tailored work-  
10 experience opportunity. A student will not commence a Work Based Learning opportunity until  
11 the appropriate insurance option has been identified and implemented by all parties. The option  
12 selected will be noted as part of the student's Work Based Learning plan.

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14 Option 1

15 ~~Employer pays the student to work for them in a paid capacity. Student learns from the employer  
16 like a newly hired employee and skill sets are acquired through doing actual work for the  
17 employer. Student may earn school credit for employment as documented in the Work Based  
18 Learning plan. Employer is required to show proof of workers compensation coverage for the  
19 student via a copy of a current workers compensation policy if the Work Based Learning plan  
20 shows the student will receive school credit for the employment. Medical costs and other related  
21 workers compensation claim expenses for accepted workers compensation claims due to injury  
22 to the student while working in the course and scope as part of the Work Based Learning  
23 opportunity shall be covered by the employer's workers compensation coverage.~~

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25 Option 2

26 ~~Employer does not pay the student. Student does not earn school credit as part of a Work Based  
27 Learning plan but student may be assigned credit as part of another course. Employer has a  
28 volunteer endorsement added to their workers compensation policy and pays that premium to  
29 their carrier. School District requires the employer to show proof of workers compensation  
30 coverage with the volunteer endorsement added via a copy of a current workers compensation  
31 policy. Medical costs and other related workers compensation claim expenses for accepted  
32 workers compensation claims due to injury to the student while working in the course and scope  
33 as part of the Work Based Learning opportunity shall be covered by the employer's workers  
34 compensation coverage.~~

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36 Option 3

37 ~~Employer does not pay student. Student earns school credit for the Work Based Learning  
38 opportunity as outlined the Work Based Learning plan. School district adds a school to work  
39 endorsement onto the school workers' compensation policy. School District pays the workers  
40 compensation premium costs for the endorsement and other required insurance coverage. Parent  
41 liability risk forms should be signed in advance to recognize the inherent risks present with this  
42 learning opportunity and to clearly state the student has personal medical insurance coverage in  
43 place. Medical costs and other related workers compensation claim expenses for accepted  
44 workers compensation claims due to injury to the student while working in the course and scope  
45 as part of the Work Based Learning opportunity shall be covered by the School District's  
46 workers compensation coverage.~~

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Option 4

School District provides a work-based learning opportunity off school grounds. The learning opportunity takes place during school period hours, awards school credit hours toward graduation requirements, and is led by a teacher of the school district and/or co-taught by a trade person or general contractor. No workers compensation coverage being provided. School District is responsible for general liability coverage for the students and parent liability risk forms should be signed in advance to recognize the inherent risks present with this learning opportunity and to clearly state the student has personal medical insurance coverage in place.

Policy History:

Adopted on:  
Reviewed on:  
Revised on: