

SCHOOL INSURANCE

The Tussey Mountain School District is questioned from time to time whether or not the school district has insurance on students attending our schools. Attending school and becoming injured is no more unusual than being injured in the student's own home, at the home of a friend, or in play elsewhere. This comparison is made with the assumption that the mentioned areas, namely the home, the home of a friend, and the play areas, are reasonably free of hazards.

An area frequently questioned around school is the required physical education classes. Out of school, most students become involved in non-supervised play with friends and the possibility of accidental injury does exist. In the school physical education classes, we feel the chance of accidental injury is reduced because the activity is supervised and the class area is reasonably safe.

Law does not mandate insurance coverage be provided for payment of student injuries. Providing this coverage for all students would be quite expensive for the district. The district does provide a limited policy for students who participate in sports but this insurance is only effective during the recognized practice and sport season.

The Tussey Mountain School District offers a wide selection of extra-curricular activities for students. Outside organizations and individual persons sponsor activities using school facilities for both adults and students. It is the intent of this communication to inform all persons with interest in these day and evening activities as sponsors, parents, or participants that the Tussey Mountain School District does not carry any insurance that would pay medical and/or death benefits to or in behalf of participants. This also applies to students injured during the regular school classes who do not carry individual school insurance.

The Tussey Mountain School District makes available for individual purchase by students a medical pay policy for injuries. This is a limited policy, but the policy does provide a small but reasonable coverage for school day coverage and for 24-hour coverage. (More information will be provided to the parent/guardian in September). The fact that a student is injured on school premises is no more the fault of the school than if the student had fallen in his own home so long as the school premises are reasonably safe.

The Tussey Mountain School District does carry a liability policy. This policy provides the district, directors, and employee's defense of liability suits that might be filed charging the district, directors, or employees with negligence.

Parents' personal medical insurance usually covers injury of children. As an illustration, the sports insurance carried on student sport participants, during the particular sport period only, is secondary to the parents own medical insurance. To illustrate this coverage let us assume a student sport injury happening during the regular season that may accumulate a total eligible charge of \$300. Under our current insurance, the sports insurance would pay the first \$100; the parent insurance would pay the balance. Assume the same eligible sports claim of \$300, and the parent does not have medical insurance. In this instance, the full claim will be submitted to the school athletic insurance carrier, within policy limitations.

Assume a claim of \$300 wherein a player was injured after the regular sport season, in a non-school tournament or in summer play with friends. Assume the student did not have the personal school insurance policy. In this case, the parent or child would assume the total cost of \$300. If you do not have family insurance coverage, the district urges you to consider the purchase of the student insurance package.

***The School Insurance Provider reserves the right to deny any claim submitted 30 days after an injury.**

Claims Procedures for Sports/Band
\$100.00 Excess Coverage

IN THE EVENT OF A SPORTS/BAND INJURY, THE FOLLOWING PROCEDURES SHOULD BE FOLLOWED:

- A. Report injury immediately to the Athletic Coach. Failure to report an injury immediately may result in non-payment of benefits.
- B. Obtain a claim form from the Athletic Coach and complete with details of the accident and signature within 1 week of injury.
- C. The portion of the claim form which includes the name of student, birthdate, school district, school address, parent's or guardian's name and address must be completed.
- D. Parents must file claim with both their own insurance company and the school's accident insurance company.

The school's accident insurance is a \$100 excess policy for in-patient and out-patient services, which means the school's accident insurance will pay the first \$100 of covered expenses without regard to other insurance. Eligible expenses above \$100 must go to the parent's insurance company for a review. In order for this process to be completed, the school's accident insurance company is going to require a statement from the parent's individual insurance company itemizing payments and balances due.

Forward this statement to the school's accident insurance company. At this time, the unpaid balance will be reconsidered for payment within the limits of the policy.

- E. If the parent has HMO coverage, parent must go through their HMO doctor.
- F. Physicians must complete the section of the claim form with their name, address, date of service, and physician's signatures.
- G. The portion of the school claim form relating to other insurance must be completed and signed by parent or guardian.
- H. Authorization to release medical information must be dated and signed by parent or guardian.
- I. Authorization to pay benefits directly to provider should be signed if the parent wishes to have the hospital, doctor or x-rays paid directly.
- J. Attach itemized bills to the claim form and forward to the Superintendent's Office. (address can be found on the claim form). Retain a copy of the claim form and bills for your files.

- K. Only one claim form is necessary per injury. Supplemental bills can be forwarded directly to the school's accident insurance company. Retain a copy of same for your files.

Sports/Band Injuries

THE FOLLOWING INFORMATION MUST BE GIVEN TO THE INSURANCE COMPANY TO PROCESS A CLAIM:

- A. Name, birthdate, social security number, and grade of student.
- B. Name of school, school address, and school district.
- C. The name and address of the parent or guardian.
- D. Date of accident, time and nature of injury.
- E. Complete details of the accident. This must include time situation and results.
- F. Names and addresses of attending physicians.
- G. Signature of the school official.
- H. Signature of the parent or guardian.
- I. A complete physician's or dentist's report including physician's signature, name, address, and date.
- J. Claim form must be completed and signed by parent/guardian.
- K. Authorization to release medical information must be signed and dated by parent/guardian.
- L. Authorization to pay benefits directly to provider.

For example: - "John hurt leg while playing baseball."

The example does not include cause or result. (Cause - tripped, pushed, fell, etc. and Result - cut leg, required stitches, possible sprain, etc.)

Accident details must include: TIME, CAUSE AND RESULTS!

Locker/Desk Theft Insurance

The school district insurance adjustor has made a policy statement regarding the school's liability in the case of locker/ desk theft. Items left in lockers/desks are not in the "care, custody or control" of the school and therefore, are not a covered loss. **Students are advised not to keep items of value in their lockers/desks.**

ADULT EDUCATION

From time to time, the district offers various adult education courses including but not limited to typing, utilization of computers, woodworking, etc. Parents should watch for notices in the District Newsletter and/or the Daily News or Broad Top Bulletin so that they may be aware of course offerings.