

STUDENT INSURANCE PROGRAMS

Background

As one component of risk management related to student accidents and injury, the District provides basic accident insurance coverage for all students. Where budget allows, basic accident insurance may be provided at no charge to parents. The District facilitates the ability for parents to purchase additional enhanced student accident insurance and student travel insurance packages. District student insurance programs provide a service to parents and optimize value received by parents through efficiencies and volume price discounts.

Procedures

1. The Chief Superintendent delegates to the Secretary-Treasurer the responsibility to ensure that student insurance programs (accident and travel) will be made available to all students. Principals shall ensure that the information provided, through the Secretary-Treasurer or designate, is made available to parents on a timely basis at the beginning of each school year and as needed during the year.
2. For travel outside of Alberta, the principal is responsible for ensuring that participating high school students are covered by the travel insurance plan made available to the District (see Administrative Procedure 260 Overnight Trips Within Western Canada and Administrative Procedure 261 Overnight Trips Outside Western Canada and International). The cost of this insurance shall be borne by participating students as part of the overall trip costs. The principal shall retain evidence that appropriate insurance coverage has been obtained for students participating in out-of-province trips as described in Administrative Procedures 260 and 261.
3. Other than when indicated as mandatory under the District's administrative procedures, the purchase of additional student accident or travel insurance by the parent or student is optional.

Approval Date: August 20, 2020

Reference: *Education Act*, SA 2012, c E-0.3
Calgary Catholic School District: Risk Management Manual