

**Policy**

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INSURANCE

The board recognizes the need for insurance coverage for unforeseen accidents which may occur in the course of attendance at school or pupil participation in the athletic and extracurricular programs of the schools. The board will maintain insurance coverage by a qualified insurer at no cost the pupil for injury resulting from accidents sustained in the course of participation in an interscholastic sports program.

The board will provide parent/guardians the opportunity to purchase insurance coverage, at no cost to the board, for injury resulting from accidents sustained by pupils in school, on school grounds, at an activity sponsored by the school, while traveling between home and school or in any activity round-the-clock.

**Date:** April 27, 1993

**Review/Update by NJSBA:** January 2008

**Readopted:** May 19, 2008

Legal Reference: N.J.S.A. 18:43-1  
Through-3 Accident insurance for pupils authorize