



# Huntington Beach Union High School District Board Policies and Administrative Regulations

AR 5143  
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## Students

### Insurance

1. Purpose and Scope
  - A. The Assistant Superintendent, Business Services, shall be responsible for recommending to the Superintendent the carrier for student insurance on or before July 1 of each year.
2. Procedures
  - A. The Assistant Superintendent shall form a Screening Committee to evaluate each company's proposal as to which insurance coverage best meets the needs of the students. The student insurance Broker of Record shall assist the Committee in evaluating the proposals.
  - B. The insurance policy selected shall meet the following minimum requirements:
    - (1) \$1500 for accidental death.
    - (2) \$1500 accidental bodily injury.
  - C. In addition to athletic coverage, any student assisting in the conduct of athletic events such as marching band, drill team, cheerleaders, managers, etc., shall be covered.
  - D. Students whose parents provide proof of insurance coverage which meets the legal requirements of the Education Code are not required to purchase additional coverage.
  - E. It shall be the responsibility of the local school to provide insurance coverage for any student who is financially unable to purchase the legal minimum coverage.
  - F. It is the responsibility of the local school principal to be certain that all students are afforded coverage according to the Education code.

Regulation  
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