

**ACCIDENT INSURANCE  
STUDENTS**

It is the policy of the Perry Board of Education to select a reputable insurance company through which patrons may purchase accident insurance for their children. A packet will be available for each student during the first week of classes. The purchase of such insurance is entirely within the discretion of parents; however, students playing nine through twelve football must provide evidence of insurance coverage. The public schools may not legally pay insurance premiums or medical bills for students.

In making accident insurance available, the school district assumes no obligation or liability as agent or representative of any insurance company or agency. Student insurance will be made available under these guidelines and will be treated entirely as an administrative matter:

1. Schedules of limited coverage will be offered in order to keep the premium within the reach of the majority of students. Once the student insurance has been selected and implemented, it becomes primarily a matter between the student or parent and the insurance company, with the school participating only to the extent of filling out and turning over to the student or parent that portion of the claim form necessary to certify the time, location, and circumstance of the accident, and to identify the student as a participant in the student insurance program.
2. The student insurance offered will be available for all students participating in junior and senior high school athletics.
3. The student insurance program selected may be continued for up to five consecutive years, subject to the approval of the company, without seeking new proposals on the open market as long as the premium remains the same and the service rendered proves satisfactory.
4. The agency and/or underwriting company must provide knowledgeable local representation to follow up problem claims, answer questions concerning coverage and procedures, and generally expedite the entire program from the standpoint of communicating among the claimant, doctor or hospital, and claims office. In addition, the underwriting company, if not located in Oklahoma, must maintain an agent within the state with authority to handle, adjust, and process claims so that final claim determination will be made within the State of Oklahoma.