

ADMINISTRATIVE PROCEDURE NO. 514

STUDENT INSURANCE PROGRAMS

Background

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

Procedures

1. The Superintendent delegates 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. No student shall participate in any competitive sport (including training, practice and/or game situations) under Red Deer Catholic Regional Schools Athletic Association(s) unless the parent/guardian signs the Parental Authorization to Participate in Competitive Sports consent form (Form #):
 - 2.1 Authorizing the student to participate in the competitive sport activity and;
 - 2.2 Acknowledging the Division's recommendation for additional insurance coverage (over and above the basic package provided by the Division) for participation in competitive sport.
3. The signed Parental Authorization to Participate in Competitive Sports consent form shall be retained in by the Principal until the end of the school year for which consent was given. Where there has been an accident involving participation in competitive sports, the Principal shall ensure copy of the authorization form is attached to the corresponding online student accident report.
4. No student shall participate in any field trip/off-site activity unless the parent/guardian signs the Parent Field Trip Consent Form.
 - 4.1 A signed Parent Field Trip Consent Form shall be retained by the Principal until the end of the school for which consent was given. Where there has been an accident/injury involving a student while participating in field trip activities, the Principal shall ensure a copy of the consent form is attached to the corresponding online accident/incident report file.

5. 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 Division. The cost of this insurance shall be accepted by participating students as part of the overall field trip costs. The principal shall retain evidence that appropriate insurance coverage has been obtained for students participating in out-of-province field trips.
6. Other than in the preceding instances, the purchase of additional student accident or travel insurance by the parent/student is optional.

Reference:

School Act Section 18, 20, 44, 60, 61, 113, 116

Risk Management Procedures – Student Accident Insurance

Parental Authorization to Participate In Competitive Sports Form



**PARENTAL AUTHORIZATION TO PARTICIPATE
IN COMPETITIVE SPORTS**

This form shall be completed by the custodial parent/legal guardian of every aspiring player before participation in any competitive sport under the jurisdiction of Red Deer Catholic Regional Schools Athletic Association(s) before a practice or game is permitted. Parents are advised that there exists an element of risk or injury that is inherent in sport participation.

ACCIDENT INSURANCE NOTICE

The Division provides basic accident insurance for students participating in competitive sport activities. The school may offer for purchase by parent's enhanced accidental insurance packages. Parents are encouraged to consider purchasing additional enhanced student accident insurance.

ELEMENTS OF RISK NOTICE

The risk of injury exists in every athletic activity. Falls, collisions and other incidents may occur and cause injury. Due to the very nature of some activities, injuries may range from minor sprains and strains to more serious injuries affecting the head, neck and back. While the Board does require appropriate supervision, parents should be aware that there may be an element of risk injury in trying out or taking part in competitive sporting activities.

AUTHORIZATION TO PARTICIPATE

I/we hereby grant permission for my son/daughter (name) _____ registered in (school) _____, to participate in competitive sports for the _____ school year.

I/we understand there exists an element of risk of injury inherent in competitive sports participation and therefore acknowledge, by signing this form, that the Division recommends, but does not require, additional accident insurance coverage for participation in competitive sports activities. I agree the school board or its employees shall not be liable for any injury to my child or loss or damage to personal property arising from participating in school athletic events. I/we have read and understand the notices of accident insurance and elements of risk.

Name: _____
Custodial Parent/Legal Guardian

Name: _____
Witness

Name: _____
Custodial Parent/Legal Guardian

Name: _____
Witness

Date: _____