

FINANCE

Risk Management

Field Trip Accident and Illness Insurance

This regulation supersedes Regulation 5742.3.

I. PURPOSE

To define the terms of coverage for the School Board's field trip accident and illness insurance and to establish claims procedures for benefits under this policy.

II. DEFINITIONS

Excess Insurance

Excess insurance provides protection over and above the limits of any policy with similar coverage and reimburses for covered expenses if no other insurance coverage exists.

III. TERMS OF COVERAGE

A. General Provisions

The School Board's field trip insurance provides automatic medical expense coverage on an excess basis for all students, faculty members, and volunteer chaperons who become injured or ill while participating in school-sponsored field trips.

B. Limits of Coverage

Coverage and benefit limitation details are in the student accident brochure that is provided to schools at the beginning of each school year.

IV. CLAIMS PROCEDURES

Claims forms, which are available in all schools and centers, should be completed as follows:

- School personnel are to complete Part A and write FIELD TRIP on the top of the form.
- The individual making a claim for benefits is to complete Part B and mail the completed form to the insurance company at the address listed on the form.