

Policy EG: Insurance Management

Status: DRAFT

Original Adopted Date: 01/08/2007 | **Last Revised Date:** 12/09/2024

ATHLETICS ACTIVITIES

This school board is authorized and empowered to pay out of the athletic fund or funds obtained from athletic activities all of the actual medical expenses evidenced by itemized bills of account, for injuries sustained by any regularly enrolled student while participating in athletic activities considered a part of any sport that said school engages in as a part of any regularly scheduled athletic contest with other schools, to include any injury sustained in any contest scheduled by the proper school authorities and any required training preparatory thereto.

In lieu of the payment set out in the paragraph above, and at the discretion of this school board, the school board is authorized and empowered to contract for hospitalization insurance designed to fully compensate students for actual medical expenses in such cases. The payment of such hospitalization insurance shall be made from funds available as set out in the paragraph above. 37-11-9

MISSISSIPPI HIGH SCHOOL ACTIVITIES ASSOCIATION

All students in grades 9–12 participating in activities and athletics under the jurisdiction of the Mississippi High School Activities Association are automatically insured under a lifetime medical insurance plan for the catastrophically injured student, which is paid for by the school district. Under this plan, a catastrophically injured student is one whose medical rehabilitation and work loss expenses have exceeded \$25,000.00. This policy offers the student and his/her family the following immediate lifetime benefits:

1. to pay all medical expenses in excess of what the accident and health insurance carried by the family pays and above \$25,000.00.
2. to pay all rehabilitation expenses, including parents' lost wages while visiting him or her in the hospital, full services of the best rehabilitation centers in the U.S. including transportation costs there for him and his parents, counseling for the family under stress from coping with the injury and disability of the student; remodeling the home for the permanently disabled student, if necessary; specially equipping a car or van for transportation of the disabled student, if necessary.
3. to pay up to \$300.00 per week for lost benefits for the permanently disabled student.

LIABILITY INSURANCE

All public school boards may purchase group insurance coverage for the liability of all of its active full-time instructional and noninstructional personnel. Such policy shall be paid for with any funds available other than the total funding formula funds. 37-7-319

School districts shall provide liability insurance consistent with the provisions of the Tort Claims Act as outlined in 11-46-1 et seq.

WORKERS' COMPENSATION INSURANCE

School districts shall provide Workers' Compensation insurance consistent with the provisions of the Tort Claims Act as outlined in 71-3-1.

NOTE: For exemptions to insurance bidding requirements, see 31-7-13 (m)(xiii)
