

STUDENT INSURANCE PROGRAMS AND ATHLETIC PHYSICAL EXAMS

Need, Question, Issue

What insurance programs are available for students? How often are physical exams for athletic participants required?

POLICY STATEMENT

Student accident insurance or a waiver thereof is required for student participation in secondary athletic activities. Student Accident Insurance is recommended for students and parent/guardian consideration for general school activities. The School Board directs the Superintendent to obtain information regarding possible student insurance plans and make that information available to student athletes. All participants in secondary athletic activities are required to have a physical exam prior to participation in athletic events. No physical examination will be valid unless it is dated within three years of the date that the student starts participation in an activity.

If three years lapse from the date of the physical examination during an athletic season the student will be permitted to complete the season but will be required to furnish a physical examination prior to the student participating in another activity. Under no circumstances will a student be allowed to complete in four successive seasons of a particular sport without having a physical examination.

The School Board strongly recommends that all athletes have an annual physical exam as the best possible preventative measure.

Rules and Procedures

- A. Early in the fall information on insurance programs will be made available to all students through the schools.
- B. Athletic insurance will be made available through the coaches and activities director.
- C. Secondary athletic participants must have insurance prior to participation, unless a waiver and "informed consent" agreement is signed by the parent/guardian and filed in the school office.
- D. If a student is financially unable to pay the cost of a physical examination they should review their situation with the Activities Director.
- E. No student will be allowed to compete in the same sport for four successive years without having a second physical examination.

Adopted 11-22-77

Revised 10/26/92, 8/8/94

Reviewed:

M.S. 123.33, Subd. 1, M.S. 123.35, Subd. 1, M.S. 123.38