

Commerce Public Schools

420 D Street

Commerce, Oklahoma 74339

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POLICY OF THE BOARD OF EDUCATION

CATASTROPHIC INSURANCE FOR ATHLETICS

The Commerce Schools will participate in the National Federation Student Protection Trust as recommended by the Oklahoma Secondary School Activities Association.

May 2, 1983

B-141

*Copy to
All Principals
& Coaches!*

OKLAHOMA SECONDARY SCHOOL ACTIVITIES ASSOCIATION

CLAUD E. WHITE, EXECUTIVE SECRETARY

ASSISTANTS: CECIL DEVINE, IVAN W. EVANS, FLOYD M. MOYER, BILL SELF

P.O. BOX 53464 or 222 NE 27th STREET, OKLAHOMA CITY, OKLAHOMA 73152 AREA 405 528-2385

DATE: APRIL 13, 1983
TO: MEMBER SCHOOL ADMINISTRATORS
RE: CATASTROPHIC INSURANCE

*Board adopted
on May 2, 1983
Robert H. Reed*

Dear School Administrator:

Your Board of Directors recently voted enthusiastically to accept the new Liability/Lifetime medical insurance plan being offered only to affiliated schools and school districts through the National Federation Student Protection Trust. The medical benefits are much broader and much more extensive than any existing Catastrophe program. It provides a catastrophically injured student (one whose medical expenses exceed \$10,000) with lifetime medical benefits as well as unlimited payments for rehabilitation, occupational therapy, etc. Alternative to providing lifetime care for the student and meeting family adjustment expenses, is the \$5,000,000 excess liability coverage for the school, the district, coaches, AD's and administrators against suit by a catastrophically injured student hurt while practicing for or participating in events under the jurisdiction of the state association.

The cost of this plan is nominal at \$1.00 per student participating in athletic activities, grades 7 through 12. All students participating in non-athletic activities are automatically covered although premium is based upon only those participating in athletics. This in effect reduces the premium per student covered to at least one-half or less. Additional information will be forthcoming from the insurance carrier. We recommend you use your last year's Certificate of Eligibility forms in determining numbers and cost. Do not count any students more than once even though they may participate in more than one sport.

The Liability/Lifetime Medical plan has been designed with the input of lawyers and insurance specialists throughout the country seeking an answer to the dual concern of schoolmen over catastrophic injury to students and increasing litigation against the school districts. It is underwritten by an "A" rated insurance company admitted in all states.

Your school is automatically included in this plan by action of your state association unless you notify this office before your first football practice session that you do not want to be included and desire not to pay the premium. In that event, your students will continue to be covered under the terms of the existing Association Catastrophe Policy (if any) and all aspects of that plan will remain unchanged.

This Liability/Lifetime Medical plan is not intended to replace any present school or district liability coverage but to offer the injured student the opportunity for unlimited medical and rehabilitation benefits or, in the event the student wishes to retain his/her right to sue, to provide an additional \$5,000,000 of liability coverage for the school, the district and various employees in excess of their present liability insurance. Your Association has acted on this plan in your behalf because we feel it serves the best interests of both the participating student and the member school and district.

Sincerely,

Claud E. White

CLAUD E. WHITE, Executive Secretary

CEW:ds