TO: School Site Administrators, Athletic Directors and Coaches

FROM: Derek Harris
             Lead Risk Management / Transportation Agent

DATE: May 12, 2021

SUBJECT: Student & Athletic Accident Insurance 2021-2022

Per the California Education Code, each student participating in athletic programs (including band, cheer, etc.) must provide proof of medical insurance for accidental injuries. If a student needs coverage to participate, he/she may purchase coverage through Pacific Educators.

All plans are effective when envelopes are postmarked. **It is best for coaches or assistants to collect checks/money orders with the application, make a copy, and drop in the mail, that way your player can participate on that same day since you know it was completed**. If the student says that he dropped it in the mail, which he or she may or may not have done, you may be required to wait a few days before we can verify coverage.

Tackle Football

Students who purchased Football Coverage only, are **not** covered for Spring or Summer Football. The Football Coverage is **only for the tackle portion of the football season as described by CIFs' first day of contact practice to the last game**. Spring and Summer rates are below. If a student will be playing multiple sports and practicing in Summer, it is best to purchase the 24-hour plan.

Other Sports

Students participating in any sport besides tackle football are **only required to purchase School Time Coverage**. This coverage **will** cover the student for all sports (except tackle football) practices, games, and travel in District vehicles. This coverage **will not** cover the child in the Summer months. If a student needs Summer coverage they may obtain coverage by purchasing the 24-hour coverage at 25% of the normal rates (see discounted rates below). If a student will be playing multiple sports and practicing in Summer, it is usually best to have them purchase the 24-hour Coverage.

Summer Activities

Students who have purchased 24-hour Coverage for the 2019-2020 School Year will be covered through the summer months up until the first day of the 2021-2022 School Year.

Students who purchased only the School Time Coverage for the 2020-2021 School Year are NOT covered in the Summer and are covered only until the last day of the regular school year. If they will be participating in any summer activities (no contact football included), they would need to purchase the 24-hour plan at 25% of the cost (rates are below). This will cover those students until the first day of the 2021-2022 School Year. You may print a 2021-2022 application for these students, or now sign up on-line at http://www.peinsurance.com/

Here are the rates for Summer/Spring Coverage: Just write Spring or Summer on the application and pay the appropriate amount.

	Low Option	**High Option**
Grades P-8	$11.00	$25.00
Grades 9-12	$24.00	$54.00

In summary

School Time Coverage - covers all sports except tackle football and lasts from the 1st day of school (or the day purchased), to last day of school. Summer is not covered.

24-Hour Coverage – covers all sports and activities (except tackle football) whether school related or not. Covers 24 hours a day and lasts from the 1st day of school (or the day purchased) all the way thru the Summer to the first day of the next school year.

Football Coverage – covers tackle football season only. Coverage is from the first official day of contact mandated by CIF (or the day purchased) and lasts thru the last official game or practice.

If you have any questions, please feel free to contact Jeff Furlong with Pacific Educators, Inc. at 1-800-722-3365 or you can e-mail him at jeff@peinsurance.com.

Respectfully,

Derek Harris

Derek Harris
Lead Risk Management/Transportation Agent

DH/gr

Enclosure:

CC: Ron Ramirez