

Students

Insurance

The Brookfield Board of Education is not in the business of selling insurance, but shall make available adequate insurance at group rates to those who desire it.

Student insurance will be made available under these guidelines, and will be treated entirely as an administrative matter:

1. Scheduled or limited coverage will be offered in order to keep the premium within the reach of the majority of students. Once the student insurance has been selected and implemented, it becomes primarily a matter between the student, (parent, or legal guardian) and the insurance company, with the school participating only to the extent of filling out and turning over to the student, (parent or legal guardian) that portion of the claim form necessary to certify the time, location, and circumstance of the accident, and to identify the student as a participant in the student insurance program.
2. The board of education shall provide insurance for all students participating in interscholastic activities.
3. The student insurance program selected may be continued for up to five consecutive years, subject to the approval of the company, without seeking new proposals on the open market as long as the premium remains the same and the service rendered proves satisfactory.
4. The agency and/or underwriting company must provide knowledgeable local representation, to follow up problem claims, answer questions concerning coverage and procedures, and generally expedite the entire program from the standpoint of communication among the claimant, doctor or hospital, and claims office. In addition, the underwriting company, if not located in Connecticut, must maintain an agent within the state with authority to handle, adjust, and process claims so that final claim determination will be made within the State of Connecticut.
5. No company will be allowed to alter its coverage or premium rate after the deadline for submitting proposals.