

# Miami-Dade County Public Schools 2018-2019

## 9-12 Interscholastic Sports Insurance and Football Insurance Programs

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School Board Policy 2431, Miami-Dade County Public School Athletic Manual, provides for the mandatory purchase of appropriate accident coverage for students participating in interscholastic athletics. Students participating in interscholastic sports other than football purchase the Interscholastic Sport 9-12 Insurance, or the 24-Hour Pre-K to 12th Student Accident Insurance. Students in grades 9-12 participating in football are required to purchase the Football Accident Insurance coverage for both fall and spring football seasons.

All students who participate in the following Florida High School Athletic Association (FHSA) and Greater Miami Athletic Conference (GMAC) interscholastic athletic team practices, games, team try outs, pre and post season conditioning, open gyms, open facilities, student athletic training programs, student team manager/statistician programs and cheerleading performed at any FHSA sponsored sport, **must purchase** the following insurance for 2018-2019:

### **Interscholastic Sports Insurance (covers all interscholastic athletics and related programs except football)**

- Interscholastic Sports 9-12, 2018-2019, Starr Indemnity & Liability Company
  - Policy effective dates: July 30, 2018 or date of purchase if after July 30, 2018 to July 26, 2019
  - Student Pays                   \$21.00
  - School Board Pays           \$21.00

**\$42.00 Total Cost for Interscholastic Sports 9-12 Insurance**

- or Purchase 24-Hour Pre-K to 12th Student Accident Insurance
  - Policy effective dates: July 30, 2018 or date of purchase if after July 30, 2018 to July 26, 2019
  - Student Pays                   \$73.00
  - School Board Pays           \$0.00

**\$73.00 Total Cost for 24-Hour Pre-K to 12th**

### **Football Insurance (covers football practice, games, all-star games for seniors and football conditioning only)**

- Fall Football Insurance 2018, Starr Indemnity & Liability Company
  - Effective dates for Fall Football Insurance: July 30, 2018 to April 19, 2019, 9-11 grades only
  - Effective dates for Fall Football Insurance: July 30, 2018 to June 6, 2019, 12 grade only
  - Student Pays                   \$ 74.00
  - School Board Pays           \$180.00

**\$254.00 Total Cost for Fall Football Insurance**
  
- Spring Football Insurance 2019, Starr Indemnity & Liability Company
  - Effective dates for Spring Football Insurance: April 22, 2019 to July 26, 2019, 9-11 grades only
  - Student Pays                   \$ 21.00
  - School Board Pays           \$ 33.00

**\$ 54.00 Total Cost for Spring Football Insurance**

Interscholastic Sports Insurance and Football Insurance may only be purchased in the senior high school athletic office. School Time 7th-12th, Student Accident Insurance may not be sold by the athletic departments. There is a **"No Refund"** and a **"No Upgrade Policy"** on all insurance sold by the athletic departments. All students who purchase insurance must be given an M-DCPS receipt and the **Schedule of Benefits** for football insurance and /or interscholastic sports insurance at the time of purchase. Without a receipt with date and time of purchase the insurance policies will not be valid. **All fall sports insurance will be effective on Monday, July 30, 2018; or the date and time of purchase if the policy is purchased after Monday, July, 2018.**