



## STUDENT ACCIDENT INSURANCE POLICY

**Board Bylaw:**  
**Policy Number: 5.1002**  
**Subject Area: Student Services**  
**Approved Date: 01 /20/2005**

Kaskaskia College will make student accident insurance, through a third party, available at group rates, pursuant to established procedures. Student accident insurance is mandatory for students enrolled in the Allied Health Programs, Intercollegiate Athletics, and in certain other Career and Technical programs as determined by the College. The programs include but are not limited to Automotive Technology, Automotive Collision Technology, Cosmetology, Culinary Arts, Industrial Electronics, Industrial Technology, Welding, and Administration of Justice. As new Career and Technical programs are developed, the requirement under this policy will be determined on a case-by-case basis. The insurance is optional for all other students.

Effective Fall Semester 2005, if a student in one of the non-allied health programs listed above can provide proof of appropriate health insurance coverage, he/she will not be required to carry the above insurance. Allied Health students must carry the insurance, due to clinical requirements. This determination and the appropriate waiver or refund will be issued pursuant to established procedures.

The College will pay the premiums for those students participating in intercollegiate athletics. All other students participating in the student accident insurance programs will be responsible for the payment of the premiums.

The student accident insurance is not intended to replace family or group health insurance policies and students are encouraged to obtain other health insurance coverage. The College does not administer the student accident insurance plan and assumes no liability for the coverages or expenses that are not covered by the student accident insurance policy.