



SAN DIEGO COMMUNITY COLLEGE DISTRICT

CITY COLLEGE • MESA COLLEGE • MIRAMAR COLLEGE • COLLEGE OF CONTINUING EDUCATION

Board of Trustees Policy

Chapter 5 – Student Services

BP 5205 – STUDENT ACCIDENT INSURANCE

The District shall assure that students are covered by accident insurance in those instances required by law or contract. As outlined in Administrative Procedure, *AP 5030, Fees*, all students are assessed a mandatory fee for health services and accident insurance whether or not they choose to use the health services available to them. Detailed information about the health services fee, exceptions, and waivers available is outlined in the current year college catalogs.

The San Diego Community College District provides accident insurance for students and student athletes for accidents resulting in injuries occurring on District property or during certain off-campus activities. Illnesses are not covered by Student Accident Insurance. The insurance is secondary insurance and pays only those specified medical expenses not covered by the student's own medical insurance. The policy has various coverage limits and is not a substitute for private medical insurance. The student is ultimately responsible for any medical expenses incurred.

All claims are made through the Student Health Services office or the Athletic Department as soon as possible after an accident to adhere to the insurance's strict claim reporting procedures.

Reference: Education Code Section 72506

Adopted: June 15, 2023

Supersedes: BP 5205 – 10/27/16