

**IMPORTANT INSURANCE NOTICE TO ALL PARENTS**  
**THE SCHOOL DISTRICT OF PALM BEACH COUNTY FLORIDA**  
**2019-2020 STUDENT ATHLETIC ACCIDENT INSURANCE POLICY SUMMARY AND REMINDER**

**Parents:**

The School District of Palm Beach County purchases a sports accident insurance policy to help protect Senior High School student athletes while they are participating in FHSAA interscholastic school sports practices, games and off-season conditioning exercises that are sanctioned, scheduled and allowed in accordance with rules, regulations and definitions established by the Florida High School Athletic Association, (FHSAA). The school athletic accident insurance policy will consider payment of eligible medical bills not collectible from any other sources of primary coverage available to the student. If students have access to medical bill payments from any other source of primary coverage, parents must first file a claim and obtain benefits from other sources of coverage before filing a claim with the school policy for supplemental benefits.

**The school policy terms and benefits will remain the same as last year.** Enclosed is an outline of the new 2019-2020 policy benefits, terms and limitations. Here is a summary of the insurance coverage and provisions. Please refer to the summary of insurance for more specific details.

1. The School District policy coverage follows FHSAA rules for **'Off-Season Conditioning'**.

The FHSAA defines **"Off-Season"** as:

*"That period of time outside the actual sport season of contests but within the framework of the regular school year."*

The definition of **"Conditioning"** as defined by the FHSAA is as follows:

*"The use of free weights, stationary exercise apparatus, plyometrics and stretching exercises; cardiovascular distance and interval training, while directly supervised by a school coach".*

**'Conditioning'** IS NOT teaching sport specific skills and drills, and DOES NOT involve the use of sport specific equipment (i.e. starting blocks, hurdles, rebounders, ball machines, bats, balls, rackets, etc.). These non-conditioning activities are not covered by the sports insurance policy. The school policy will only consider injury claims that may occur while a student is participating in *'conditioning'* as defined above or during the regular FHSAA sanctioned sports season. Students that are participating in off-season or summer programs at or away from the school that do not meet the above FHSAA definition of *'off-season conditioning'* will not be covered by the Palm Beach County School District's athletic accident insurance policy.

2. **Summer conditioning or summer practices/drills or competitions**, in any form, **are not** covered by the school sports insurance policy. Any injury sustained after the last day of the 2018-2019 regular school term is not covered by the athletic accident insurance policy.
3. **Participation in any "Open Gym" activities**, in any form, is **excluded from coverage** under the athletic accident insurance policy.

The School District will maintain this coverage language in an effort to more closely follow the guidelines set forth by the FHSAA. Should any parent wish to purchase insurance coverage to cover the above noted exclusions, coverage is available to be purchased on an individual basis through one of the School District's vendors, School Insurance of Florida. A list of available coverage can be found at their website [www.schoolinsuranceofflorida.com](http://www.schoolinsuranceofflorida.com).

The District would like to thank you in advance for your attention to this important policy coverage reminder, and we look forward to another successful academic and athletic year. If you have questions regarding the athletic accident insurance policy, please contact the plan administrator for the insurance program, School Insurance of Florida, at 800-432-6915.

Sincerely,

Rosemary Quiñonez, MBA, ARM  
Risk Management  
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