

FREDERICK COUNTY PUBLIC SCHOOLS	Reg. No. 400-28
Subject: STUDENT INJURY REPORTING PROCESS	Issued: 10/1/82
Preparing Office: Office of the Superintendent	Amended: 3/15/23

Procedures

A. Insurance Information

1. The Board of Education of Frederick County (Board) carries a comprehensive general liability insurance policy to protect it and its personnel in the event of bodily injury to a student for which the Board and/or its employees may be held liable.
2. A student accident insurance program is available for parents to purchase. This information can be found in the Student Handbook. This program is independent of Frederick County Public Schools (FCPS). All claims should be sent directly to the insurance carrier.
3. All students desiring to participate in athletics are required to provide proof of medical insurance coverage in order to participate. Students who participate in football are required to purchase a special student accident insurance that is available, or produce satisfactory evidence that the parents have insurance providing similar coverage.

B. Injury Reporting Procedures

1. In the event of an injury to a student while on school property or being transported to or from school by FCPS buses, or while participating in school sanctioned events off school property such as athletic events, parades, and field trips, staff will ensure the student receives the medical care necessary under the circumstances and in accordance with the Guidelines for Emergency Care in Maryland Schools.
2. In all cases of injury to students which require more than simple first aid (i.e., a band aid), the following shall occur:
 - a. Parents will be notified immediately.
 - b. A Frederick County Standard Student Injury Report will be completed by school staff in eSchool or Teacher Access Center (TAC) under the Medical Tab.
3. If the nature of the injury requires transportation of the student to the hospital, either by private passenger car or ambulance, the Security and Emergency Management Department (SEMD) shall be promptly contacted by phone with the details of the incident. The SEMD will notify appropriate FCPS offices about the injury.
4. The Risk and Safety Office will maintain the completed student injury reports and will distribute copies to the Board's liability insurance carrier.
5. Make no statements obligating the Board or any statements regarding responsibility on the part of the Board and/or its employees. Such decisions are more properly the responsibility of the Board's insurance carrier in consultation with the Board's legal counsel.

C. Submittal of Claim – Ambulance Services

If school staff deems it necessary for a student to be transported by ambulance from the school, the medical invoice will first be submitted to the parent/legal guardian's insurance carrier for payment. Any remaining balance of expenses incurred will be submitted to the Board's insurance carrier to determine extent of eligible coverage.

Approved:

Original signed by

Dr. Cheryl L. Dyson
Superintendent