

1 Work Based Learning Program – Insurance

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3 The School District Work Based Learning coordinator will work with the School District
4 administration to identify the appropriate insurance coverage for a student’s tailored work-
5 experience opportunity. A student will not commence a Work Based Learning opportunity until
6 the appropriate insurance option has been identified and implemented by all parties. The option
7 selected will be noted as part of the student’s Work Based Learning plan.
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9 Option 1

10 Employer pays the student to work for them in a paid capacity. Student learns from the employer
11 like a newly hired employee and skill sets are acquired through doing actual work for the
12 employer. Student earns school credit for employment as documented in the Work Based
13 Learning plan. Employer is required to show proof of workers compensation coverage for the
14 student via a copy of a current workers compensation policy if the Work Based Learning plan
15 shows the student will receive school credit for the employment. Medical costs and other related
16 workers compensation claim expenses for accepted workers compensation claims due to injury
17 to the student while working in the course and scope as part of the Work Based Learning
18 opportunity shall be covered by the employer’s workers compensation coverage.
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20 Option 2

21 Employer does not pay the student. Student earns school credit part of a Work Based Learning
22 plan but student may be assigned credit as part of another course. Employer has a volunteer
23 endorsement added to their workers compensation policy and pays that premium to their carrier.
24 School District requires the employer to show proof of workers compensation coverage with the
25 volunteer endorsement added via a copy of a current workers compensation policy. Medical
26 costs and other related workers compensation claim expenses for accepted workers
27 compensation claims due to injury to the student while working in the course and scope as part
28 of the Work Based Learning opportunity shall be covered by the employer’s workers
29 compensation coverage.
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31 Option 3

32 Employer does not pay student. Student earns school credit for the Work Based Learning
33 opportunity as outlined in the Work Based Learning plan. School district adds a school to work
34 endorsement onto the school workers’ compensation policy. School District pays the workers
35 compensation premium costs for the endorsement and other required insurance coverage. Parent
36 liability risk forms should be signed in advance to recognize the inherent risks present with this
37 learning opportunity and to clearly state the student has personal medical insurance coverage in
38 place. Medical costs and other related workers compensation claim expenses for accepted
39 workers compensation claims due to injury to the student while working in the course and scope
40 as part of the Work Based Learning opportunity shall be covered by the School District’s
41 workers compensation coverage.
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1 Option 4

2 School District provides a work-based learning opportunity off school grounds. The learning
3 opportunity takes place during school period hours, awards school credit hours toward
4 graduation requirements, and is led by a teacher of the school district and/or co-taught by a trade
5 person or general contractor. No workers compensation coverage being provided. School District
6 is responsible for general liability coverage for the students and parent liability risk forms should
7 be signed in advance to recognize the inherent risks present with this learning opportunity and to
8 clearly state the student has personal medical insurance coverage in place.

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11 Legal Reference:

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13 Policy History:

14 Adopted on: August 2021

15 Revised on:

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17 *Revision Note:*