Purchasing Insurance

A board may purchase insurance against bodily injury sustained by students while training for or engaging in interscholastic athletic competition or while engaging in school-sponsored activities. Such insurance shall be purchased from a reliable insurance company authorized to do business in Texas and shall be on forms approved by the commissioner of insurance. The amount shall be in keeping with the financial condition of the district and shall not exceed the amount that the board considers reasonably necessary to afford adequate medical treatment of students so injured.

Payment of Premiums

The cost of student insurance shall constitute a legitimate part of the total cost of operating a district.

No Liability for Failure to Purchase

The failure of a board to purchase student insurance shall not be construed as placing any legal liability upon the district or its officers, agents, or employees, for any injury that may result.

Education Code 38.024

Other Coverage

A district is not authorized to spend public funds on insurance to benefit persons to whom it owes no legal duty and shall not expend public funds for that purpose. Unauthorized insurance includes no-fault personal injury protection and uninsured motorist coverage.
Tex. Const., Art. 3, Secs. 50–52; Atty. Gen. Op. H-602 (1975)