

7.14 Student Insurance

Last Revised: March 2023

Policy: All students enrolled in degree, diploma, and certificate programs at Piedmont Community College (PCC) are strongly encouraged to purchase student accident insurance and/or health insurance. Students enrolled in certain programs are also required to pay a fee for malpractice insurance.

Purpose/Definitions:

Purpose

This policy outlines the process for enrolling or declining enrollment in student insurance plans.

Definitions

Required Specific Fees—fees charged to students to support other required academic costs for consumable goods or services that are specifically required for a course. Such academic costs include, but are not limited to, tools, uniforms, insurance, certification/licensure fees, e-text, lab and other consumable supplies ([1E SBCCC 700.5](#)).

Student accident insurance—covers accidents that occur on campus and while traveling to and from the College and to and from off-campus locations.

Approval Authority/Monitoring Authority: Piedmont Community College’s Board of Trustees has approval authority for this policy. The Vice President, Administrative Services/CFO and Vice President, Student Development have monitoring authority.

Procedure:

Section 1: Student Accident Insurance

- 1.1. Students pay the student accident insurance fee (unless declined) as part of the basic registration fee.
 - 1.1.1. Students may obtain policy information and claim forms in the Business Office.
 - 1.1.2. Student accident insurance is a limited policy, covering only bodily injuries due to accidents.

1.1.3. A student who wishes to decline the student accident insurance should notify the cashier in the College's Business Office.

1.2. Students enrolled in clinical courses, internships, externships, practicums, and cooperative work experiences that require malpractice insurance will be charged at registration each term they are enrolled as outlined in Policy 7.13 Student Fees.

Section 2: Student Health Insurance

2.1. Students enrolled in at least one college course who wish to enroll in the optional North Carolina Community College Student Insurance Plan may do so by contacting the vendor directly at <http://www.studentccsi.com/>

Legal Citation: [1E SBCCC 700.1](#); [N.C.G.S. 115D-5](#)

History: Effective July 1978; revised October 1988, October 2001, October 2011, July 2021, May 2022—updated definitions, March 2023

Cross-references PCC Policy 7.13 Student Fees