



Board of Education

Bridgewater-Raritan Regional School District

836 Newmans Lane, P. O. Box 6030
Bridgewater, New Jersey 08807-0030

(908) 685-2777 ext. 3212
Fax (908) 231-8496

Peter F. Starrs
School Business Administrator/Board Secretary

September 6, 2019

Dear Parents:

The Board of Education maintains a general liability policy providing coverage for bodily injury and property damage arising from their premises and operations. It is important to note that this policy provides payment for legal liability, only after an investigation determines that the injury resulted from a negligent act. The investigation of claims is also governed by New Jersey Title 59 (N.J. Tort Claims Act) which, in essence regulates the determination of liability and actually holds the Board immune from claim in some areas.

With regard to pupil transportation, buses owned by the Board of Education and buses hired from independent contractors are insured in accord with the specifications mandated by the State Board of Education. Once again, the policies are legal liability contracts and will provide payment only after an investigation determines that the injury resulted from a negligent act. The N.J. Automobile Reparations Law mandates that all private passenger auto policies provide a coverage known as extended medical payments with a minimum limit of \$1,000.00 per accident. You might check with your insurance company about how you may substantially increase the limits with a very small premium increase. In the event your child is injured in a bus accident you should be able to obtain some payment from this coverage under your own auto policy, while you are waiting for the final determination of negligence in the claim.

Justifiably, people do not like to be advised to use their own insurance programs when they are innocent victims of an accident; however, this is a matter of law and not of choice. The liability of public entities is limited and protected by N.J. Title 59; in addition, the Automobile Reparations Act defines the method in which payments are allocated in motor vehicle accidents. Some of the provisions of these laws are rather unpopular; however, they must be considered in all loss settlements.

For 2019-2020, the Board of Education has selected the Student Accident Insurance Plan offered by Bollinger Specialty Group as the most attractive plan available to those parents who desire accident insurance for their children.

Please note the premiums are \$86.00 for School-Time-Only and \$185.00 for Round-The-Clock. All policies carry a \$250.00 deductible.

This is a voluntary service made available to all parents. If you have other medical insurance, you may determine it to be sufficient. If you decide to take advantage of this

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accident insurance, we urge you to read it carefully, and then keep the certificate you receive in a safe place. Please keep in mind that the policy is a contract between the parents and the insurance company. The Board of Education is involved only to the extent of making the plan available to.

Please note that this is an accident insurance plan, and the company will pay claims only if injury is the result of an observable accident occurring within the premium year. Exclusions are noted on the reverse side of the certificate of insurance.

Any questions regarding coverage or claims are to be directed to the Company Claims Office at 1-866-267-0092. Please make note of this number for future reference.

Registration information is posted on school websites and all premium payments must be submitted by September 30, 2019. Coverage for the basic student plan will start on the first day of school providing premiums are received by the above date.

The Board of Education provides excess* insurance coverage for all students, while they are involved in school interscholastic and intramural sports, gym classes and Non-sport Extracurricular Activities. However, the policy does not include coverage for those students for other normal school activities (i.e., lunch/recess).

For coverage at times other than involvement with the above mentioned activities parents may wish to consider the regular school time or round-the-clock student accident insurance plans.

Sincerely,

Peter F. Starrs
School Business Administrator/Board Secretary

* Excess Coverage: Benefits are payable for covered expenses that are not reimbursable by any other valid collectible insurance **and**, after a \$250.00 deductible.