



# Public Schools of Edison Township

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**Bernard F. Bragen, Jr., Ed.D.**  
Superintendent of Schools

**Daniel P. Michaud**  
Business Administrator /Board Secretary

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## STUDENT ACCIDENT INSURANCE

Dear Parent/Guardian:

In the “**Welcome Back Packet**” you will find an optional 24 hour student accident insurance form for your child. If you wish to enroll in this program, please forward the completed form directly to The Bob McCloskey Insurance Company. **DO NOT SEND IT BACK TO SCHOOL WITH YOUR CHILD.**

The Board of Education has purchased comprehensive school time insurance coverage to protect all students against accidental injury. Coverage is provided not only for athletes but also for equipment managers, cheerleaders, intramurals and band members, etc. This policy also covers students injured during physical education classes.

This policy contains **restrictions and limitations**, and it may not cover all medical bills in full. Please note that this policy is in **excess** of any personal group insurance, which you may carry and **will not** pay for medical expenses covered by your own insurance plan.

Under the dental benefits, coverage extends only to accidental injury to sound and natural teeth. However, the student accident policy offers an optional dental plan which provides benefits for any accident which results in treatment or repair by a dentist to other than sound, natural teeth (i.e., dentures, braces, caps, crowns, fillings, bridges, prosthetic/orthodontic devices, or any other artificial dental device.) The dental option of the student accident policy must be purchased separately as additional coverage.

Please report all injuries **immediately** to your child’s school nurse, coach, trainer, or faculty advisor. The school provides claim forms, but it will be the responsibility of the parent/guardian to obtain and submit all medical bills to the insurance company.

If you have any questions regarding the sports coverage policy and/or the optional student accident and dental policy, or about specific claims, the Bob McCloskey Insurance Company can best answer these (Telephone: 1-800-445-3126).

Thank you for your cooperation.

Carol Martinez – Head Nurse  
Argiris Hristofis – Supervisor of Physical Education, Health & Bernie Environmental Education Programs  
Grades K-12  
Kathleen McKean – Supervisor of Athletics/Intramurals Grades 6-12  
Jeffrey DiCocco – Supervisor of Athletics/Intramurals Grades 6-12

**Please note**  
**Comprehensive Insurance Coverage information is on the other side of this memo.**

**Nothing Less Than Excellence**