



Stonington Public Schools Chromebook Insurance Policy

SPS IS A SELF-INSURED DISTRICT

NOTE: IF YOU PURCHASED INSURANCE A PREVIOUS YEAR, YOU ARE NOT COVERED THIS YEAR.
INSURANCE FOR CHROMEBOOKS IS ON A YEAR BY YEAR BASIS.

REVISED AUGUST 1, 2021

INTRODUCTION

Care of all instructional materials, including Chromebooks, distributed by Stonington Public Schools is the responsibility of the student to which they are assigned and his/her parent/guardian. This includes costs associated with damages and loss or theft, in accordance with Board of Education policies [3250](#) and [6161.21](#).

The purpose of this policy is to protect Stonington Public Schools' families from accumulating debt due to accidental damage or theft (see definitions below) of school-issued Chromebooks.

POLICY TERM

- Policies run from July 1 to the end of the following June.
- Policies purchased at any time between those dates will terminate at the end the school year based on the board adopted school year calendar.
- Students who are issued devices at the beginning of the regular school year may purchase insurance until the end of the 3rd week of school based on the board adopted calendar without having the device inspected. After the end of the 3rd week of school the device and charger must be inspected by site IT staff before coverage can be purchased. If devices are not issued during the first 2 weeks of school the grace period may be extended at the discretion of the site administration for up to 3 weeks after device distribution.
- Students attending summer school or using Chromebooks for summer work who purchase coverage are insured under the same standard policy.

COST

Chromebook insurance coverage for the 2021-2022 school year costs \$25. Policies purchased mid-year will not be prorated.

You may be eligible for a waiver to receive the insurance at no cost if able to demonstrate financial hardship and/or qualify for programs such as free or reduced lunch. Please contact your school secretary to find out if your family is eligible.

REFUNDS

There will be no refunds. If a student unenrolls from the Stonington School District, and then returns later in the school year, the policy will still be in effect until the expiration date of the original policy. If a student leaves the District in the middle of a school year, their coverage will not be refunded at a prorated amount.

DEDUCTIBLES (per school year)

- First covered repair- \$0 deductible
- Second covered repair- \$0 deductible
- Third covered repair - \$50 deductible
- After three repairs/replacements this policy is void for the remainder of the term and the parent/guardian is responsible for all damage to the device

SETTLEMENT OPTIONS

Stonington Public Schools will pay for the cost of repair of the insured device to include parts and labor. If the device cannot be repaired, an equivalent replacement of Stonington Public Schools' choosing will be provided. If a replacement device is provided, this coverage will transfer to the replacement device for the duration of the policy. While a student's device is being repaired the student will be issued a loaner device of Stonington Public Schools' choosing. The policy will cover the loaner device until the student's original device is returned or a permanent replacement device is issued.

FRAUD, CONCEALMENT, AND MISREPRESENTATION

Coverage may be denied if the student willfully defrauds, conceals, and/or misrepresents any material information about the cause of damage or loss of the device.

DETAILS OF COVERAGE

- Accidental damage, drops, liquid spills, and submersion
- Theft, burglary, robbery (**requires official police report**)
- Vandalism by others (**requires official police or school administrator incident report**)
- Fire, flood, natural disaster
- Power surge
- Mechanical failure or defect due to normal wear

DETAILS OF EXCLUSIONS OF COVERAGE

- Dishonest and/or intentional acts of vandalism by the student
- Loss or other unexplained disappearance
- Loss or damage to accessories, software and data
- Tampering with or unauthorized attempts to repair device

POLICY PORTABILITY

If a student transfers to another school within the Stonington Public Schools District during the policy term, the coverage will transfer to the new school and remain in effect until the end of the term. If a student transfers to a school outside of the Stonington Public Schools District, the coverage does not transfer to the new district/school and the device must be returned to the school. However, if the student transfers back to the Stonington Public Schools District before the end of the term, the coverage will remain in effect until the end of the term.

STUDENT DUTIES IN THE EVENT OF LOSS OR DAMAGE

Report the loss or damage to the student's teacher, Library Media Specialist or IT Department as soon as possible.

BUILDING	CONTACT
IT DEPARTMENT	HEATHER LEBOVITZ – ADMINISTRATIVE ASSISTANT TO THE DIRECTOR OF TECHNOLOGY HEATHER.LEBOVITZ@STONINGTONSCHOOLS.ORG 860-572-0506 OPT.5
STONINGTON MIDDLE SCHOOL	PAULA SUTTON – LIBRARY MEDIA CENTER PAULA.SUTTON@STONINGTONSCHOOLS.ORG 860-536-9613
STONINGTON HIGH SCHOOL	SUE PRINCE – LIBRARY MEDIA CENTER SUE.PRINCE@STONINGTONSCHOOLS.ORG 860-599-5781

CHROMEBOOK PAYMENT

Payment of \$25 can be made online through your [ParentSquare](#) account, the ParentSquare app or by check. Checks should be made payable to “Stonington Public Schools” and brought to your school secretary or sent to the address below. Please write your student's name and “SPS CB” on the check memo.

Attn: Heather Lebovitz
Stonington Public Schools
40 Field St.
Pawcatuck, CT 06379

BENEFIT OF A SELF-INSURED DISTRICT

Electing to outsource our insurance policies on district devices has a high cost and yields high wait times from the company, and thus more time a student has to borrow a loaner. Using a self-insured policy, students will see repairs within days as opposed to waiting weeks for an outside company to repair and send back the district-issued devices. This is achieved by our IT staff performing the repairs and maintaining our own parts inventory.

As with most insurance policies, having many participate helps to lower the overall costs to families and the District. The goal is to cover all costs of repairs and potentially buy parts in advance of the following year. This helps to keep the policy premium flat or at a nominal increase each year.

UNINSURED COSTS

If you and your student choose to not purchase insurance for \$25 per year, you are still obligated to pay for repairs in the event damage is caused to the district-issued device when the student is at fault. Below are the average costs associated with the most frequent repairs. Please note these costs fluctuate throughout the year and vary based on the device model and as such are subject to change without notice.

Chromebook Part	Associated Cost
Entire Device	\$200
Screen	\$60 (\$120 Touchscreen)
Keyboard	\$90
Charger (Must be district-issued OEM charger. Third party not accepted.)	\$40
Enclosure	\$45
System Board	\$130
LCD Bezel	\$25

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Touch Pad	\$30
Battery	\$45