



# FAIRFIELD PUBLIC SCHOOLS

Computer Device Insurance  
Policy District Self-Insured

**Note: If you purchased insurance a previous year, you are not covered this year. Insurance is on a year by year basis.**

August 2021

## INTRODUCTION

Care of all instructional materials, including Chromebooks and laptops, distributed by FAIRFIELD PUBLIC SCHOOLS is the responsibility of the student to whom they are assigned and his/her parent/guardian. This includes costs associated with damages and loss or theft. The purpose of this policy to protect FAIRFIELD PUBLIC SCHOOLS families from accumulating debt due to accidental damage or theft (see definitions below) of school-issued Chromebooks.

## POLICY TERM

- Policies run from September 1 of the current school year to October 1 of the following school year to provide coverage over the summer.
- Policies purchased at any time between those dates will terminate at the same time and will not be prorated.
- 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.
- All students with devices issued in a prior school year and retained over the summer will have those devices checked in, and back out to that student after inspection in the first month of school as scheduled by the site administrator.
- No insurance may be purchased mid year, except for newly enrolled students.
- Students attending summer school or using Chromebooks or laptops for summer work who purchase coverage are insured under the same standard policy.

## COST

Chromebook insurance coverage for the 2021-2022 school year costs \$30. Laptop insurance coverage for the 2021-2022 school year is \$50.

Policies purchased mid-year will not be prorated.

## REFUNDS

There will be no refunds. If a student leaves, 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 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
- After 2 repairs/replacements the policy is void for the remainder of the term and parent/guardian is responsible for all damage to the device

# SETTLEMENT OPTIONS

FAIRFIELD PUBLIC SCHOOLS will pay for the cost of repair of the insured device to include parts and labor. Devices submitted for repair will be replaced with an equivalent replacement of FAIRFIELD PUBLIC SCHOOLS' choosing and will be provided based on device availability. If a replacement device is provided, this coverage will transfer to the replacement device for the duration of the policy.

# 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.

# DETAIL OF COVERAGE

- Accidental damage, drops, liquid spills, and submersion
- Theft, burglary, robbery (requires official police report)
- Vandalism (requires report from school administration (e.g., Incident report))
- Fire, flood, natural disaster
- Power surge
- Mechanical failure or defect
- Charging Port damage

# DETAIL OF EXCLUSIONS OF COVERAGE

- Corrosion and rust
- Cosmetic damage
- Dishonest and/or intentional acts
- Unexplained loss or mysterious disappearance
- Government seizure
- Loss or damage to accessories, software and data
- Charging with a non-district issued charger
- Tampering with or unauthorized attempts to repair device.

# POLICY PORTABILITY

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

# YOUR DUTIES IN THE EVENT OF LOSS OR DAMAGE

Report the loss or damage to the school administration (Dean or LLC staff) and/or IT staff the next school day, or no later than 10 days from the event. If school is not in session, you must notify the IT staff via an email to REGHELP ([reghelp@fairfieldschools.org](mailto:reghelp@fairfieldschools.org)) where you will be directed for next steps.

## CHROMEBOOK/LAPTOP INSURANCE PAYMENT

Payment can be made via the IC parent portal by credit card or ACH debit.

## UNINSURED COSTS

If you and your student choose to not purchase insurance for \$30 per year for a Chromebook, or \$50 per year for a laptop, you, as the parent guardian, 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 costs associated with the most frequent repairs.

Part	Associated Cost
Entire Device	\$225 - Chromebook \$679 - Laptop
Screen	\$55
Keyboard	\$90
Charger (Must be district-issued charger. Third party not accepted.)	\$50
Upper Enclosure	\$45
Lower Enclosure	\$45
LCD Bezel	\$25
LCD Hinges	\$20
Battery	\$75
System Cables	\$20 Per Cable

