



# Public Schools of Edison Township

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

**September, 2021**

## **Comprehensive Insurance**

Dear Parent/Guardian:

The Board of Education has purchased comprehensive insurance coverage to protect all participants in interscholastic and intramurals athletics against accidental injury. Coverage is provided not only for athletes, but also for equipment managers, cheerleaders and band members.

This policy contains **restrictions and limitations**, and 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. However, the regular student accident policy, which covers students in school for all activities, may be purchased as an additional policy to the sports policy.

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, Bob McCloskey Insurance Company can best answer these (Telephone: 1-800-445-3126).

Argiris Hristofis – Supervisor of Physical Education, Health & Bernie Environmental Education Programs Grades K-12  
Kathleen McKean – Supervisor of Athletics/Intramurals Grades 6-12  
David Sandaal – Supervisor of Athletics Grades 9-12

**Nothing Less Than Excellence**