

## **Richards Patrons:**

The Richards R-V School District does not provide any type of health or accident insurance for injuries incurred by your child at school. As a service to students and their families, our school is making available a student accident insurance plan for your child at a very nominal cost. The district offers this program because of trends in rising family health and dental insurance costs, increased deductibles, co-payments, or lack of health or dental insurance coverage.

Reasons to purchase this coverage:

- 1. Deductible and copays in your health plan. Many health plans have increased the amount of out-of-pocket expenses.
- 2. No insurance.

This plan will provide benefits for medical expenses incurred because of an accident. If you have other insurance, benefits can be applied to your deductible or co-pays. If you have no other insurance this will become your primary accident plan.

PURCHASE COVERAGE ON-LINE (with Visa or Mastercard) at <a href="https://www.1stAgency.com">www.1stAgency.com</a> and then follow directions at "Find Your School".

OR

PRINT BROCHURE PDF at <a href="https://www.1stAgency.com">www.1stAgency.com</a> and pay for the coverage with check or money order.

All questions regarding this coverage should be directed to First Agency, Inc at (269)381-6630 or toll free (800)243-6298. Please sign and return the information below if you already have adequate insurance.

Thank you,	
Dr. Melonie Bunn, Ed.D. Superintendent	
Student's Name:	
We have adequate insurance to protect our son, Parent's Signature:	daughter in case of an accident.  Date: