

TSD iPad Responsibility & Optional Insurance Program for Students in Grades 2-12

Each student in grades 2-12 who wishes to participate in the Troy School District 1:1 Device Insurance Program will be required to pay an annual insurance premium of \$25 per student, not to exceed \$100 per family. Kindergarten and 1st grade students have classroom sets of iPads that are shared in the classroom and not brought home, thus, no personal insurance is needed.

iPad Damage & Deductibles

- 1st Occurrence: No deductible \$0
- 2nd and 3rd Occurrence: \$50 deductible each

Students will not be covered by insurance beyond the third insurance claim per year. Intentional iPad damage, as determined by district staff, will not be covered with or without insurance and may be subject to disciplinary action. Preferred payment method is by credit card through the PowerSchool Parent Portal. Cash or *check (payable to Troy School District) will also be accepted at Technology Services, 4420 Livernois, Troy, MI 48098. *Checks must include student(s) name(s), grade(s) and school(s).

Students who qualify for free and reduced lunch will be exempt from insurance premium payments, but not deductibles. Any student or parent that is financially unable to pay for the premium or deductible and would still like to participate in the Optional Insurance Program should contact their building principal(s) for additional options. The application can be found on the Troy School District Food & Nutrition webpage.

Optional iPad Insurance covers damage (that is not intentional) to the device and case while in school, off school grounds (home, other location), theft (with copy of police report), fire (with copy of claim), flood (with copy of claim), and natural disaster.

Exclusions:

- Damages do not cover loss that occurs in conjunction with being dishonest, fraudulent, intentional or a criminal act.
- *Missing or Lost iPads will incur a replacement fee (not to exceed \$300 per device)
- *Missing or Lost iPad Case will incur a replacement fee (not to exceed \$100 per case)

*Fees will be added to PowerSchool Parent Portal under the student. All fees must be paid before a student graduates or leaves the district.