

## Fleetwood Area School District

As a component of our student device program, the District is offering insurance to families. The insurance premium is \$25.00 per student with a \$25.00 deductible for damage and a \$125.00 deductible for loss or theft. The deductible is charged **for each incident and is in addition to the insurance premium**. Families who participate in the Free and Reduced Lunch Program will have the option to participate at a significantly reduced rate. Free lunch recipients participate for free while those who receive reduced lunch can participate for \$10.00. While the premium is significantly reduced, families in the Free and Reduced lunch program will be required to pay the deductible of \$25.00 for each damage claim and \$125.00 for each loss or theft claim.

Families experiencing financial difficulties are encouraged to contact their child's building office to discuss additional payment options with an administrator.

### **Insurance Coverage (and deductibles) includes but is not limited to:**

- **Accidental Damage** – Pays for accidental damage caused by liquid spills, drops, falls and collision to the laptop occurring on school property or at another location such as home.
- **Loss or Theft** – Pays for loss or theft of the device.
- **Fire** – Pays for loss or damage of the device due to fire. The claim requires an official copy of the local fire company report.
- **Electrical Surge** – Pays for damage to the device due to an electrical surge.
- **Natural Disasters** – Pays for loss caused by a natural disaster.

### **Exclusions:**

- **Device Accessories** – Case and charger are not covered by insurance. *Replacement items need to be purchased through the district to ensure compatibility.*
- **Manufacturer Defect** – Warranty eligible incidents are covered by manufacturer's warranty and do not get charged to the insurance.
- **Intentional Damage/Negligence** – The technology insurance does not cover damage that is determined to be the result of negligent or malicious (*defined as deliberate, willful destruction*) use or treatment. If the damage is determined to be malicious or negligent, parents/guardians will be responsible to pay the repair/replacement costs. **Please note-full device replacement cost is \$300.**

The following scenarios are provided to help students/parents/guardians better understand the financial obligation associated with device insurance claims. Table 1 contains a sample list and in no way represents a complete list of possible scenarios.

	Description	Financial Obligation with Insurance	Without Insurance
# 1	Repair cracked screen	\$25.00 insurance deductible	ChromeBook (up to \$150) iPad(up to \$250)
# 2	Loss or Theft	\$125.00 insurance deductible	Chromebook (\$300)/ iPad(\$300)

Payment of the insurance premium, if selected, is required at issuance of laptop. Insurance must be selected and the premium paid no later than October 7 or 30 days following enrollment (whichever occurs later). Parents/guardians/students must bring a check (cash is accepted but not recommended) for \$25.00 (payable to **Fleetwood Area School District**) to school. For families with more than one student in the same school, please use a separate check for each student to pay the insurance premium.

All Parents/guardians are encouraged to purchase the insurance to cover claims on the device. If a student does not have school district device insurance and the device is stolen or damaged the District reserves the right to hold the parents/guardians responsible for full replacement or repair cost which could be up to a full replacement charge of \$300.00.

The District reserves the right for final determination of insurance claims.

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Child's Name: \_\_\_\_\_

Grade Level: \_\_\_\_\_

Parent Name: \_\_\_\_\_

Parent Signature: \_\_\_\_\_

I am electing to participate in the FASD Device Insurance program

I am electing NOT to participate in the FASD Device Insurance program

*Reminder: Payment of the insurance premium, if selected, is required at issuance of laptop. Insurance must be selected and the premium paid no later than October 1 or 30 days following enrollment (whichever occurs later). Parents/guardians/students must bring a check (cash is acceptable but not recommended) for \$25.00 (payable to **Fleetwood Area School District**) to school. For families with more than one student in the same school, please use a separate check for each student to pay the insurance premium.*