

THE SCHOOL BOARD OF SARASOTA COUNTY, FLORIDA

RISK MANAGEMENT/ HUMAN RESOURCES DEPARTMENT

M_E_M_O_R_A_N_D_U_M

TO: All Principals, Athletic Directors, and Coaches

FROM: Lynn Peterson, Director of Risk Management

DATE: July 9, 2025

SUBJECT: STUDENT ACCIDENT INSURANCE 2025-2026

Everest Reinsurance Company will insure the voluntary Student Accident Insurance program for 2025-2026. The servicing agent is **KidGuard Insurance**, P.O. Box 784268, Winter Garden, FL 34778-4268, telephone number 1-800-432-6915.

The costs of the plans are as follows:

	<u>Basic Plan</u>
<u>School Time Coverage</u>	\$ 15.00
(Includes Sarasota non-football interscholastic sports coverage)	
<u>24 Hour Coverage</u>	\$ 65.00
(Includes non-football interscholastic sports coverage)	
<u>Senior High Football</u>	\$ 75.00
(Includes August tryouts, regular season play and Spring 2026)	
<u>Spring Football Practice only</u>	\$ 25.00
(During FHSAA 2026 sanctioned Spring)	

KidGuard Insurance/School Insurance of Florida will not ship insurance flyers this year. All Flyers will be electronic. The flyer is attached to this memo.

The program does not require school staff to collect the insurance premiums. **Online enrollment is highly recommended, as it provides the capability of printing an ID card as proof of coverage.** This is especially helpful for student athletes who need to show proof of coverage before being permitted to participate in any athletic program. If the parent is not able to enroll online, all enrollment forms and premiums are mailed directly to the servicing agent by the parents. Please be sure to read all the enrollment materials you receive, to familiarize yourself with the program.

It is important that this program be offered to all students attending your school, and especially students participating in interscholastic athletic programs. Please post the digital flyer on your school website. The flyer is also posted on the Risk Management webpage. Please ensure that all students are provided with the digital application in the beginning of the school year. **The digital enrollment material should be given to all transfer students and new arrivals during the school year. Feel free to post the application on your school website. The application will also be posted on the district website under Risk Management** <https://www.sarasotacountyschools.net/documents/departments/benefits-%26-wellness/risk-management/student-accident-insurance/589236>

Please remember that injuries to students participating in interscholastic football are not covered under the regular Student Accident Insurance Policy. These student athletes should elect to be covered under the appropriate special policy. If students participating in interscholastic sports do not enroll in one of the Student Accident Insurance plans, they must provide a signed statement from their parents/guardians certifying that the student is covered under a major medical plan, and they wish to waive the district offered plan.

If you have any questions, please call (941) 927-9000, extension 32315 or **KidGuard Insurance**., at 1-800-432-6915, www.kidguardinsurance.com