Lake Tahoe Unified School District
2025/2026 Chromebook Self-Insurance Policy

Lake Tahoe Unified School District is self-insured; so please help us keep premiums and deductibles low by taking very good care of the Chromebook. The provisions in this policy restrict coverage. The chromebooks are LTUSD property and any damage is the responsibility of the parent/guardian.

Please read this policy to understand your family's rights and responsibilities and what is covered.

A. Costs

1. Yearly premium of **$40**. This premium is good for one school year.
2. If your child COMPLETES a Fund Our Future form (Free/Reduced Lunch form), the cost for insurance is **$20**. If you qualify, the fee is waived. The proper paperwork must be completed prior to purchasing insurance for the cost to be applied.
3. If there is a claim for **repairable** damage, there is a **$15 Deductible** for the first claim (Insurance). Repairable damage is when a determination is made that the costs to repair do not exceed the value of the device or that repairs are equal to the replacement cost of the device. The District has the right to determine if a unit is worth repairing.
4. Students, who have insurance claims on their chromebook more than two times during a school year, for their regular, or replacement chromebook, will face higher per-breakage deductibles. **The deductible for the second insurance claim will be $30 per claim**, **3rd claim is 50% of the cost of the device (approx $175)**
5. If a chromebook is lost, stolen, or damaged beyond repair, a cost of $175 or (50% of device cost) for the Chromebook will be charged for the replacement chromebook. If the same situation arises again, it will be determined by the administration if the student will receive another chromebook.
6. **The student is to use the padded sleeve provided by LTUSD to store their chromebook when not in use**. Padded backpacks are not adequate protection from damage when other items such as notebooks, binders, or books share the same space in a padded backpack.

B. Covered Equipment

1. The insurance provided applies to any Chromebook issued to your child by the Lake Tahoe Unified School District, whether it is the originally issued Chromebook, or a replacement.
2. Chargers are **NOT** covered under this insurance policy.

C. Exclusions

LTUSD will **NOT** pay for loss or damage caused by or resulting from the following:

1. Not informing the site librarian immediately of damage to the chromebook may void the insurance coverage for that incident. Examples are: damage from a liquid spill, or dropping of the chromebook that may expose internal parts.
2. Damage caused by your failure to provide adequate protection for the chromebook. If the student loses or breaks their padded sleeve, he/she should immediately notify the site librarian.
3. Loss caused by inappropriate electrical use by using an inappropriate charger.
4. Intentional, Malicious, Dishonest, fraudulent, or criminal acts will result in a charge of the full cost of replacement $300. Any damage caused by another student should be immediately reported to Administration.
5. Theft not accompanied by a police report.
6. Chargers are **NOT** covered under the insurance policy.

D. Claim Procedures

1. Go directly to your librarian so s/he may evaluate the issue/damage and/or contact the IT department.

This form must be signed before a chromebook will be issued. Insurance Payment is due within the first 15 days of school.

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Acceptance

I agree to purchase a LTUSD Self-Insurance Policy for my child. The insurance premium of $40 is paid yearly. I understand that I am purchasing only one (1) year's premium at this time. The insurance provides coverage for repairs from use or accidents.

I also agree to require my child to use the padded laptop bag protection and failure to do so may result in the Insurance Policy being null and void. If this happens, I agree to be billed for the full repair, including parts and labor.

Student's Name_____

Parent's Name_____

_____
Parent signature agreeing to purchase LTUSD's Self-Insurance Policy

Date _____

Paid Date: Amount: Check ☐ Cash ☐ Barcode:

Decline

I decline to purchase LTUSD Self-Insurance Policy for my student. I understand that I am responsible for all replacement, breakage, damage, and theft costs required to restore the chromebook to its original condition, as determined by LTUSD (Possible charges are listed in the table below).
I also agree to require my student to use a padded laptop bag at all times..

Student's Name_____

Parent's Name_____

_____
Parent signature declining LTUSD's Self-Insurance Policy

Date_____

Possible Charges for NON-Insured Chromebooks
Screen Replacement (for damaged or broken screen) $80
Charger (broken or lost charger) $55
Keyboard Replacement (includes any missing keys) $100
Trackpad Replacement $100
Plastic Hinge Cover $50
Neoprene Case $15
Full Replacement of Chromebook (due to abuse, or unit $350 being lost or stolen)

This form must be signed before a chromebook will be issued and payment is due within 15 days of start of school.