



# ESCAMBIA COUNTY PUBLIC SCHOOLS

75 NORTH PACE BLVD.

PENSACOLA, FL 32505

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**KEITH LEONARD, SUPERINTENDENT**

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Director-Risk Management  
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Dear Parent/Guardian:

Each year the District provides parents with an economical option to purchase a student accident insurance policy to cover student accidents either at school or for a 24-hour/7 days/week coverage period (flyer with instructions on reverse side). To help minimize the parent's exposure to out-of-pocket medical expenses (deductibles, co-payments etc.) from student accidental injuries both at school and even away from school, the District has competitively solicited a very affordable low-cost optional student accident insurance for parents to purchase:

**SCHOOL TIME ACCIDENT PLAN:** Provides protection only during school sponsored/funded, school supervised, school scheduled classes and activities during the regular school term. **Cost is \$15.00** per school year. ***This plan excludes participation in Interscholastic Sports.***

**24 HOUR ACCIDENT INSURANCE PLAN:** Provides protection during school sponsored/funded, school supervised, school scheduled classes and activities, **PLUS** coverage while at home, on the weekends, holidays, during vacation periods, and the summer months, 24 hours a day, 7 days a week anytime in the USA. **Cost is \$65.00** per school year. ***Coverage is not provided for participation in Interscholastic Sports, camps or leagues.***

These policies can provide valuable insurance coverage for parents that either do not have insurance or wish to supplement an existing medical insurance plan. This policy is secondary coverage for students who are already covered by a family policy but shall be primary coverage for the students who have no other insurance coverage. Parents purchasing the **"at school"** policy are covered while at school or while attending any curricular, co-curricular or other school function as a participant under school sponsorship and supervision; and while being transported by approved district transportation. The District recommends the purchase of this optional insurance at the beginning of each school year or when a new student enrolls during the year since the coverage ends July 31, 2027 regardless of the date of enrollment.

Additional **Optional Coverage Plans** are also available for parents to purchase for a very affordable annual premium as shown.

If you have a need to purchase primary coverage the following resources may be available to you:

Florida Department of Children and Families 1-866-762-2237 [www.myflfamilies.com](http://www.myflfamilies.com)

Florida Healthy Kids 1-888-540-5437 [www.healthykids.org](http://www.healthykids.org)

Affordable Care Act 1-800-318-2596 [www.healthcare.gov](http://www.healthcare.gov)

**The School District is not responsible for medical expenses related to at-school accidental student injuries on school grounds or other school activities.** . If you wish for your child to participate in this plan you may enroll online at [www.kidguardinsurance.com](http://www.kidguardinsurance.com) where you can select and pay for coverage as well as print your proof of coverage. You may access additional information i.e. schedule of benefit coverage, how to file claims, exclusions, etc....at the same website location. If you have any questions regarding the policy or claims, please contact KidGuard Agency at (800) 432-6915.

A handwritten signature in black ink, appearing to read "Kevin T. Windham".

Kevin T. Windham  
Director of Risk Management

Affirmative Action/Equal Opportunity Employer