

Grand Prairie ISD Optional Device Insurance

2026–2027 SCHOOL YEAR

Applicable to Eligible Students and Staff

The Grand Prairie ISD Optional Device Insurance is available to eligible students and staff who are assigned District-issued technology devices.

This program is intended to reduce the financial responsibility associated with certain accidental damage incidents involving District-issued devices. Participation is voluntary and subject to the terms and conditions outlined in this document.

This document addresses Optional Device Insurance coverage only. Expectations regarding device care, acceptable use, reporting requirements, financial responsibility, and device return procedures are governed by the applicable District procedures, agreements, handbooks, and responsible use procedures.

Eligibility and Enrollment

Optional Device Insurance is available annually to eligible students and eligible staff who are assigned one or more eligible District issued technology devices.

Optional Device Insurance is offered annually at the beginning of each school year. Eligible participants may purchase coverage beginning at the start of the school year through October 31.

The October 31 enrollment deadline is final for all participants who are assigned an eligible District issued technology device on or before October 31.

Participants who are first issued an eligible District issued technology device after October 31 may purchase Optional Device Insurance within thirty (30) calendar days from the date the device is issued. Coverage is not available after this enrollment period.

Coverage becomes effective on the date Optional Device Insurance is purchased and remains in effect through the conclusion of the applicable school year. Coverage does not automatically renew and must be purchased each school year during the applicable enrollment period.

Premiums

Optional Device Insurance premium amounts are established annually by Grand Prairie ISD. Current premium rates are communicated during the annual enrollment period and are subject to change each school year.

Coverage Limits

For purposes of this program, a covered device is an eligible District issued device assigned to a participant and enrolled in Optional Device Insurance.

Optional Device Insurance applies only to covered devices assigned to the participant through Grand Prairie ISD. Coverage does not extend to personally owned devices.

Student coverage applies to one (1) assigned District issued device.

Staff coverage applies to up to two (2) eligible District issued devices assigned to the participant. Each covered device receives its own coverage and is eligible for up to two (2) covered accidental damage incidents during the applicable coverage period.

When a covered device is replaced through an approved insurance claim, coverage for the original device terminates and transfers to the replacement device. The replacement device assumes the remaining coverage available for the original device and does not receive a new allocation of covered accidental damage incidents.

Optional Device Insurance applies only to the covered device. Chargers, charging cables, power adapters, cases, keyboards, styluses, docking stations, and other accessories or peripherals are not covered under this program and remain the responsibility of the participant. Replacement of these items is subject to the current [GPISD Cost Breakdown Repairs and Replacements Reference Guide](#).

Department-issued devices are not eligible for Optional Device Insurance. Repairs and replacements for department-issued devices are administered separately in accordance with applicable District procedures and any protection coverage maintained by the department. When no applicable coverage exists, financial responsibility for repairs or replacements will be determined by the department in accordance with District procedures.

Accidental Damage Coverage

Optional Device Insurance provides coverage for up to two (2) accidental damage incidents per covered device during the school year.

Covered accidental damage includes unexpected and unintentional incidents that occur during normal use of the device, including but not limited to:

- Screen or display damage.
- Liquid damage.
- Accidental physical damage that affects the functionality of the device.

Each qualifying accidental damage incident is applied individually toward the maximum of two (2) covered accidental damage incidents available for each covered device. When a repair evaluation performed by the District's authorized repair vendor identifies multiple qualifying accidental damage incidents, each qualifying incident will count separately toward the available coverage.

Once the maximum number of covered accidental damage incidents has been reached, any additional repair or replacement costs become the responsibility of the participant in accordance with the [GPISD Cost Breakdown Repairs and Replacements Reference Guide](#).

Suspected Hardware Failure

If a device is believed to have experienced a hardware or manufacturer related failure, Grand Prairie ISD may require the device to be evaluated by the District's authorized repair vendor.

The authorized repair vendor will determine whether the issue resulted from a manufacturer or hardware defect or from accidental damage, misuse, neglect, or other noncovered causes.

If the vendor determines that the issue is the result of accidental damage or another noncovered cause, the repair or replacement will be processed in accordance with the terms of this Optional Device Insurance and the applicable [GPISD Cost Breakdown Repairs and Replacements Reference Guide](#).

Exclusions

Optional Device Insurance does not cover:

- Intentional damage.
- Reckless, abusive, fraudulent, or malicious conduct.
- Unauthorized repairs, modifications, alterations, or tampering.
- Damage resulting from prohibited activities or violations of District procedures.
- Devices assigned to another individual.
- Incidents occurring after the coverage period has expired.

Loss Coverage

If Optional Device Insurance has been purchased and a District-issued device is determined to be lost, the participant will be responsible for fifty percent (50%) of the applicable replacement cost.

The District will cover the remaining fifty percent (50%) of the replacement cost.

If Optional Device Insurance has not been purchased, the participant may be responsible for the full replacement cost as determined by District procedures.

Theft Coverage

If Optional Device Insurance has been purchased and a District-issued device is stolen, the replacement cost will be waived provided that:

- The theft is reported immediately through the District's approved reporting process.
- An official police report is filed with the appropriate law enforcement agency.
- A copy of the completed police report is provided to the District within the required timeframe.

Submission confirmations, case request receipts, or similar documentation are not considered official police reports.

Failure to provide an official police report may result in the incident being treated as a loss and applicable replacement costs may apply.

If Optional Device Insurance has not been purchased, financial responsibility for stolen equipment will be determined in accordance with applicable District procedures.

Reporting Requirements

All incidents involving damaged, lost, stolen, or malfunctioning District-issued devices must be reported immediately through the GPISD approved ticketing system.

Failure to timely report an incident or provide required documentation may result in denial of coverage and financial responsibility for repair or replacement costs.

District Determination

The District reserves the right to investigate and evaluate all incidents involving damage, loss, or theft.

The District will determine whether an incident qualifies for coverage under this program and whether the incident constitutes accidental damage, negligence, intentional damage, loss, or theft.

Repair and Replacement Costs

Repair and replacement costs are determined in accordance with the current [GPISD Cost Breakdown Repairs and Replacements Reference Guide](#).

The District reserves the right to update repair and replacement costs as device models, vendor pricing, and market conditions change.

Participant Responsibility

Participation in Optional Device Insurance does not eliminate the responsibility to properly care for District-issued equipment.

All participants remain subject to the applicable:

- [Responsible Use Procedures \(RUP\)](#)
- [Student Handbook](#)
- [Staff Device Loan and Responsibility Agreement](#)
- [Technology Use and Device Acknowledgement](#)
- [Device Return Procedures](#)
- [GPISD Cost Breakdown Repairs and Replacements Reference Guide](#)

Failure to comply with applicable District procedures may result in loss of coverage benefits and financial responsibility for repair or replacement costs.