



THE SCHOOL DISTRICT OF
PALM BEACH COUNTY, FL

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July 17, 2019
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Contact:

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Action By:
Various

TO: Principals

FROM: Michael J. Burke, Chief Financial Officer *MJB*

SUBJECT: STUDENT ACCIDENT INSURANCE

Did you know that when a student gets hurt (due to no negligence on the part of the District) the parent/guardian is responsible for the expense? The District has negotiated an alternative to assist parents with that expense in the form of accidental insurance coverage. A video has been created by The Department of Risk & Benefits Management explaining this insurance. Please share this information with your teachers and parents by any means, including presentations at Curriculum Night, Open House, SAC Meetings, as well as placement on your school website. The four versions of the video are listed below:

English <https://vodcast.palmbeachschools.org/player/ZNH59>
Spanish <https://vodcast.palmbeachschools.org/player/CEX8T>
Portuguese <https://vodcast.palmbeachschools.org/player/P68M2>
Creole <https://vodcast.palmbeachschools.org/player/VIK31>

School Insurance of Florida will ship enrollment materials via UPS directly to every school on **Monday, July 22**. The materials should arrive at your school on **Tuesday, July 23**, or during that week. **Please mark your calendars, to-do lists, or cell phones to make certain that someone is available at your school to receive the shipments.** The program does not require school staff to collect the insurance premiums; all enrollment forms and premiums are mailed directly to the servicing agent by the parents. In order to familiarize yourself with the program, please read all the enrollment materials you receive.

PLEASE BE SURE ALL STUDENTS RECEIVE AN APPLICATION AND HAVE A CHANCE TO ENROLL IN THIS PROGRAM. Enrollment may also be completed online at <https://schoolinsuranceofflorida.com>. Parents who receive benefits for accidental injuries are less likely to file a lawsuit against your school. Please remember that your Total Cost of Risk (TCOR) includes amounts paid for lawsuits. In addition, the same material should be given to all transfer students and new arrivals during the course of the school year.

The ONE-TIME school term cost of the following plan options are:

School Time Coverage is ONLY \$7

Provides coverage for school-sponsored, school-scheduled, school-supervised, and exclusively school-funded activities during the regular nine-month school term. **This plan excludes Interscholastic High School sports.*** Additional terms, provisions, and exclusions apply. One payment of \$7 provides coverage for the entire school term.

24 Hour Coverage is \$38

Provides school time coverage as outlined above **plus** extends coverage while at home, weekends, vacations, spring break, holidays, 24 hours per day, seven days per week. Additional terms, provisions, and exclusions apply. One payment of \$38 provides coverage for the school term and following 2020 summer months.


*Please remember that injuries to students participating in High School Interscholastic football/sports are not covered under the regular Voluntary Student Accident Insurance Policy. A different policy is purchased by the District for high school sports.

CAUTION: Please do not make any promises or guarantees to parents for any payments under this policy or any other policy. Insurance policies contain limits and coverage restrictions and may not pay 100% for all medical expenses incurred. The plans do not guarantee coverage for all situations. Instead, please refer all questions regarding claims and coverage to the company that will be administering the program for us.

The student accident insurance program for the District continues to be administered by:

School Insurance of Florida
P.O. Box 784268
Winter Garden, FL 34778-4268
800-432-6915
407-798-0290
<https://schoolinsuranceofflorida.com>

DEF/MJB/DLH/RQ:ea/mw

Approved: 
Donald E. Fennoy II, Ed.D., Superintendent