

KENAI PENINSULA BOROUGH SCHOOL DISTRICT

Instructional Services

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TO: School Administrators and Administrative Secretaries

FROM: Kari Dendurent, Assistant Superintendent

RE: Student Injuries Parent Letter

Student Accident Claim Form Voluntary Student Insurance

Your school should have received an information packet that should be sent home to the parent/guardian of every student.

DISTRICT PROVIDED - LIMITED COVERAGE

Our School District enjoys Student Accident Coverage as an enhancement to the AML/JIA Casualty Coverage at no cost to parents. It is primarily intended to assist injured students who would be otherwise uninsured; however, it may also be used to help "fill in the gaps" for those charges not covered by other health insurance, when applicable. This coverage pays 80% of Usual, Customary and Reasonable charges up to a maximum of \$25,000 for many hospital and professional service expenses incurred by students' families for school-time accidents including tackle football. The coverage has a \$50 deductible, and the parents/guardians of the injured student will be responsible for this deductible, and any remaining balance. Full details of what is covered and excluded may be obtained from the District Office at 714-8858, or by calling AML/JIA directly at 800-337-3682 or 907-258-2625.

Your packet also includes a copy-ready set of materials to be sent home with each student in your school. Each set includes: A memo to the student's family briefly explaining the program, and a summary description of benefits.

Please keep copies of all student accident claim forms that you issue. It is not uncommon for claims to arise several years after an accident. These forms will help protect you and the School District in the event of such a claim.

Please copy all attached material and send it home with each of your students immediately. Forms are also available on the AML/JIA website at www.amljia.org.

VOLUNTARY STUDENT INSURANCE FOR PARENT PURCHASE

For the upcoming school year, the District is making student accident insurance available to parents/guardians for voluntary purchase through Myers-Stevens & Toohey & Co., Inc. Materials relating to this program should be sent home to the parents/guardian of every enrolled student. (Student insurance forms from last year must be discarded.)

The shipment will include a flyer entitled INSTRUCTIONS FOR SCHOOL PERSONNEL. A copy of these instructions should be given to those members of your staff whose responsibilities include the verification of insurance for students, i.e., athletic/activity director, school nurse, coaches, etc. Of particular importance are the selections dealing with "Enrollment Procedures" and "Effective Date of Coverage".

Please note: School related injuries to uninsured students may cause financial hardship for parents/guardians and additional liability exposure and expense to the District. Your assistance with ensuring that the insurance forms are provided to the parents/guardians of every student will benefit families and the District alike.

Thank you for your cooperation. Questions regarding the student insurance program may be directed to my office at 714-8858, or you may contact Myers-Stevens & Toohey & Co., Inc. directly at 1-800-827-4695.