

# Vail School District

## 2017-2018 Old Vail Middle School ~ Device Self-Insurance Policy

Various provisions in this policy restrict coverage. Please read the policy to understand your family's rights and responsibilities, and what is covered. The district is self-insured. Please help us keep premiums and deductibles low by taking very good care of the device.

### A. Costs

1. There is a yearly premium of \$25. This premium is good for one school year. Should there be a claim for insurance coverage there is a \$25 deductible.
2. The student is to use a padded laptop bag or sleeve that is made only for the device. 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. If a padded bag or sleeve is not used a higher repair deductible may be charged.
3. The school principal has the final say in determining insurance and repair situations.

### B. Covered Equipment

1. The insurance provided applies to any device issued, purchased, or owned by a Vail School, whether it is the originally issued device, a loaner, or a replacement.
2. The deductible for the claim is the same, whether the machine is the original, a loaner, or a replacement device. For example, if your child has been issued a device loaner and breaks the device loaner, there will be a deductible due for the breakage of the device loaner.
3. There will not be an additional premium for the use of a device loaner.
4. The data contained on the device is not covered. There is no provision for the time or cost needed to replicate any missing data.
5. A device not owned by the Vail School District is not eligible for this insurance.
6. Previous damage will be noted when devices are issued. Student will not be held responsible for prior damage.

### C. Exclusions

The school will not pay for loss or damage caused by or resulting from the following:

1. Spilling of liquid or materials on the equipment. Please note that corrosion can occur from spills. Liquids and electronic devices don't mix. **Not informing the tech department immediately of spill damage will void the insurance coverage for that incident.**
2. Loss caused by surge, lightning, or inappropriate electrical use.
3. Dishonest, fraudulent, or criminal acts.
4. Any loss to accounts, valuable documents, music or videos, records, or assignments and/or their effects by being missing on grades, GPAs, special group considerations such as valedictorian, college or university admission, or employment. **Students are responsible for backing-up their own data.** An insurance claim will only cover material issues with the device, not lost opportunities or data.
5. Loss caused by **your** failure to use all reasonable means to protect the device that has been damaged.
6. Disappearance not accompanied by a police report.

#### **D. Claim Procedures**

1. Go directly to the tech office in the media center.
2. The technology department will examine the device to determine if there is a qualified insurance claim. If there is a claim, the student will fill out paperwork about the breakage and the deductible collection.
3. Only if a loaner is available, will it be issued to the student.
4. In cases of theft or disappearance, a Police Report **must** accompany the student **before** a loaner device is issued. The Police Report must also directly mention the loss of the device and the circumstances surrounding the loss.
5. Your child will bring home a form from the school regarding the insurance claim. Please pay the deductible promptly. Payment plans are available. Non-payment of deductible funds can result in certain kinds of ineligibilities and other consequences.

#### **E. Declining Coverage**

Parents may decline to participate in this self-insurance program. Students whose parents elect to not have coverage will still be issued a device for use at school. In the event of damage or loss of the device, parents will be responsible for the actual cost or repair or replacement. Failure to pay for the loss or damage, by the end of the school year, will jeopardize the student's participation in 8th grade promotion activities.

# Vail School District Self-Insurance Form

## **Acceptance**

**I agree** to purchase a Self-Insurance Device Policy for my child. I understand that should there be a claim the deductible amount will be based upon whichever Tier the repair is assigned and that I am responsible for that deductible. The insurance premium of \$25 is paid yearly. I understand that I am purchasing only one (1) year's premium at this time. I have received a copy of the Self-Insurance policy

I also agree to require my child to use a laptop sleeve or padded laptop bag protection, and that if the sleeve or bag is not used, a higher Tier may be charged. Failure to do so may result in the Insurance Policy being null and void and I agree to be billed for the full repair, parts and labor. Parent initial \_\_\_\_\_.

\_\_\_\_\_  
Student's Name (Please Print)

\_\_\_\_\_  
Parent's Name (Please Print)

\_\_\_\_\_  
Parent signature agreeing to purchase the Self-Insurance Policy

\_\_\_\_\_  
Date

Advisory Base Teacher's Name \_\_\_\_\_

## **Decline**

**I decline** to purchase the Self-Insurance Device Policy for my student. I understand that my student **will not** be issued a laptop to take home. My student will have access to a school computer during the school day. I am responsible for all replacement, breakage, and damage costs required to renew the school device to its original condition, as determined by the school. I also understand that I am responsible for school device chargers that are damaged or broken.

\_\_\_\_\_  
Student's Name (Please Print)

\_\_\_\_\_  
Parent's Name (Please Print)

\_\_\_\_\_  
Parent signature declining the Self-Insurance Policy

\_\_\_\_\_  
Date