



*Risk Management*  
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# Memorandum

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To: All Principals and School Secretaries

From: Kevin Windham, Director *KTW*

Date: July 21, 2023

Re: "Voluntary "At-School and "24-hr." Student Accident Insurance for the 2023-24 School Year

## **All School Principals:**

### **PLEASE READ AND TAKE IMMEDIATE ACTION!!!!**

As you are preparing for your distribution of student accident insurance program letters to send home with students once school begins, I have attached a file that has the parent letter and the insurance flyer from School Insurance of Florida, with information about the District's "**Voluntary Student Accident Insurance Program**" for you to use for the upcoming school year.

Please place the "**parent letter**" and the "**parent informational insurance flyer**" on the back of the letter (2-sided) for every student at your location to take home the 1st week of school. Please remember to also make sufficient copies to provide this same letter/flyer to any new student that enrolls throughout the school year. **We also recommend that if you have a parent portal on your school's website where parents frequent, then this student accident program flyer and schedule of benefits should also be placed on the parent resources webpage to increase exposure.**

Student Accident Insurance Coverage is made available on a "voluntary basis" for **all students** in the Escambia County School District on an "**At-School**" or "**24-hr Basis**" with the ability to purchase both enhanced plans with greater benefits PLUS In-Hospital Sickness and Dental coverage plans. This valuable coverage protects parents from the unexpected medical cost associated with accidental injuries, especially those occurring while at school. In addition, this policy is invaluable to the District as it covers at-school injuries. Parents many times **assume** the District will cover an accidental injury just because it happens at school, when no such coverage is available. This sample letter will assist you in explaining the program to parents and encourages them to consider purchasing the insurance, even if they already have a medical

policy. This accident plan would cover most out-of-pocket cost even after the primary insurance plan pays. **Strong support on the part of the principal and staff increases the parent participation in the program and helps parents with medical expenses incurred as the result of a school related accidental injury. Benefits paid by this coverage become a deterrent from legal action against the School Board, so the distribution of this letter is very important each year.**

Each year we continue to receive calls from parents telling us that they know nothing about the student accident insurance program. The only evidence we have is the fact that you sent this package to all parents telling them about the student accident insurance. Please instruct parents to use the toll-free number, 1-800-432-6915, or website when they have questions about the student accident insurance.

**We also recommend that if you have a parent portal on your school's website where parents frequent, then this package should also be placed on the parent resources webpage to increase exposure.**

This policy for the 2023-24 school year will be underwritten by KidGuard Student Accident Insurance through School Insurance of Florida. This policy is a limited benefit policy. It does not agree to pay 100% of whatever is charged but based on a schedule of benefits. Maximum benefit is \$25,000 per policy year. The Florida agent is Scholastic Insurance of Florida DBA School Insurance of Florida. The agency address is P.O. Box 784268, Winter Garden, FL.34778. The toll-free number is (800)432-6915, or direct at (407)798-0290. Web Address is [www.schoolinsuranceofflorida.com](http://www.schoolinsuranceofflorida.com). Coverage for a school related injury is retroactive to the first day of the new school term for those who enroll within the first 20 days of that date.

**Higher Benefit Tiers and Plans PLUS a dental and In-hospital sickness plan are also available for an additional cost, but the basic rates are as follows:**

- At School Coverage-As low as \$10.00**
- 24-hour Coverage-As low as \$55.00**

The maximum medical benefit under the student accident program for any one student is \$25,000 per policy year.

**FOR MIDDLE AND HIGH SCHOOLS ONLY: PLEASE DO NOT CONFUSE THIS "REGULAR" STUDENT ACCIDENT INSURANCE PROGRAM AVAILABLE FOR ALL STUDENTS WITH THE "BLANKET ATHLETIC" INSURANCE PROGRAM AS THESE ARE TWO SEPARATE PROGRAMS.**

If you have any questions about the student accident coverage, please call School Insurance of Florida at 1-800-432-6915 or contact the Risk Management Department at (850) 469-6162.