



St. Johns Unified School District 2016 - 2017 High School Device Self-Insurance form

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 \$50. This premium is good for one school year. Should there be a claim for insurance coverage there is a \$50 deductible. If no claims are made in the first two years, the yearly premium is waived for the following school year. Deductibles apply in any case regardless of whether the premium is charged or not.
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 St. Johns High School, whether it is the originally issued device, a loaner, or a replacement.
2. The deductible from 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 damages the device loaner, there will be a deductible due for the damages to 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, nor are CD-ROMs or DVDs that may be in the device. There is no provision for the time or cost needed to replicate any missing data.
5. Any device not owned by the St. Johns School District is not eligible for this insurance.

C. Exclusions

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

1. Deterioration, corrosion, erosion, wear and tear, faulty materials, or design errors. Please note that corrosion can occur from spills. Liquids and 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 affects 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.

C. Exclusions (Cont.)

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 school Technology Department.
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 at the Tech Department about the damages and the deductible collection. The Technology Department will forward the claim to the High School Office.
3. The student will fill out the paperwork in preparation to receive a loaner device and receive a loaner.
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 Student Store 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.

**St. Johns Unified School District
Self-Insurance Agreement**

ACCEPT

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 \$50 is paid yearly. I understand that I am purchasing only one (1) year's premium at this time and that 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.

Student's Name (Please Print)

Parent's Name (Please Print)

Parent's Signature agreeing to purchase self-insurance policy

Date

DECLINE

I DECLINE to purchase the Self-Insurance device Policy for my student. I understand that I am responsible for all replacement, breakage, damage, and theft costs required to renew the device to its original condition, as determined by school. I also understand that I am responsible for device chargers that are damaged or broken and will replace a damaged charger with an original charger purchased through the St. Johns Unified School District Technology Department.

I also agree to require my student to use a padded laptop bag or protective slip cover at all times.

Student's Name (Please Print)

Parent's Name (Please Print)

Parent's Signature declining to purchase self-insurance policy

Date