

# IS YOUR CHILD INSURED?

## PLEASE READ CAREFULLY!!

### Student Accident Insurance Information

**STUDENT ACCIDENT INSURANCE** is offered to each student at the beginning of the school year at the parent/guardian's expense. Currently this coverage is administered by Lefebvre Insurance LLC and underwritten by AXIS Insurance Company. You may choose from two school-approved plans for Student Accident Insurance, which is outlined below. An optional extended dental benefit is also available and is outlined in the Student Accident Insurance brochure.

**PLAN 1:** Under the **24-HOUR PLAN**, the student is insured for full 24-hour a day protection, not limited to school connected accidents, but also at home or away while at play, at camp, on vacation and weekends, scouting, youth group activities, at picnics, or just playing in the neighborhood.

**PLAN 2:** Under the **SCHOOLTIME PLAN**, the student is insured while **ATTENDING SCHOOL**, during the hours and on the days when school is in session...**PARTICIPATING** in or attending activities sponsored solely by the school and continuously and directly supervised by a school official or employee, including school supervised travel directly and without delay to and from such activities during the school term...**TRAVELING** directly and without delay to and from the Insured's residence, as defined in the Policy, and the school for regular school sessions, for such time as required, but not to exceed one hour before school begins and not more than one hour after school is dismissed, or if additional travel time beyond one hour on the school bus is required, coverage shall extend for such time that might be necessary.

*Parents/guardians are encouraged to consider the benefits associated with these reasonably priced insurance plans. Enrollment forms and additional information are available on the District's website at [www.montvilleschools.org](http://www.montvilleschools.org). Should you elect to enroll your child, please print form and submit with check/money order to your child's school. Any questions, please contact Kathy Lamoureux, Business Manager, Montville Board of Education at 860/848-1228.*

**SCHOOL INTERSCHOLASTIC/INTRAMURAL ACCIDENT INSURANCE** is insurance purchased by the Board of Education to cover excess costs for students who are active members and participating in an interscholastic or intramural event.

**STUDENT'S FAMILY PLAN** is insurance purchased by the student's family through a private agency.

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### **PROCEDURES FOR CLAIMS:**

Should a student be injured during times described in Plan 1 or 2 (excluding interscholastic/intramural sports), the following order for submitting claims will be followed:

1. Student's Accident Insurance, if purchased.
2. Student's Family Insurance

Should a student be injured during interscholastic or intramural athletic events, the following order for submitting claims will be followed:

1. Student's Family Insurance
2. School's Interscholastic/Intramural Accident Insurance

**\*\*\*Notice** of all injuries **must** be filed with the insurance carrier **within 90 days of accident.**

**(Unless negligence is proven, the Montville Board of Education is not liable for any injuries incurred on school property.)**