



Escambia County
PUBLIC SCHOOLS

ESCAMBIA COUNTY PUBLIC SCHOOLS

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PENSACOLA, FL 32505

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KEITH LEONARD, SUPERINTENDENT

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Dear Parent/Guardian:

Each year the District provides parents with an economical option to purchase a student accident insurance policy to cover student accidents either at school or for a 24-hour/7 days/week coverage period (flyer with instructions on reverse side). To help minimize the parent's exposure to out-of-pocket medical expenses (deductibles, co-payments etc.) from student accidental injuries both at school and even away from school, the District has competitively solicited a very affordable low-cost optional student accident insurance for parents to purchase. **The accident plan is a low ONE-TIME, per child, per school year payment of ONLY \$15.00 for the entire school year.** This policy can provide valuable insurance coverage for parents that either do not have insurance or wish to supplement an existing medical insurance plan.

This policy is secondary coverage for students who are already covered by a family policy but shall be primary coverage for the students who have no other insurance coverage. Parents purchasing the **"at school"** policy are covered while at school or while attending any curricular, co-curricular or other school function as a participant under school sponsorship and supervision; and while being transported by approved district transportation. **The "24-hour" policy protects students 24 hours per day including the time spent in school or away and even on the weekends and the basic plan only cost \$65.00 for the entire school year.** The District recommends the purchase of this optional insurance at the beginning of each school year or when a new student enrolls during the year since the coverage ends July 31, 2026 regardless of the date of enrollment.

Additional **Optional Coverage Plans** are also available for parents to purchase for a very affordable annual premium as shown.

If you have a need to purchase primary coverage the following resources may be available to you:

Florida Department of Children and Families 1-866-762-2237 www.myflfamilies.com

Florida Healthy Kids 1-888-540-5437 www.healthykids.org

Affordable Care Act 1-800-318-2596 www.healthcare.gov

The School District is not responsible for medical expenses related to at-school accidental student injuries. If you wish for your child to participate in this plan you may enroll online at www.kidguardinsurance.com where you can select and pay for coverage as well as print your proof of coverage. You may access additional information i.e. schedule of benefit coverage, how to file claims, exclusions, etc....at the same website location. If you have any questions regarding the policy or claims, please contact KidGuard Agency at (800) 432-6915.

Kevin T. Windham
Director of Risk Management