

DEAR PARENTS: In collaboration with an A+rated insurance provider, your school is recommending a **LOW COST, NO DEDUCTIBLE Student Accident Insurance** option that is a <u>one-time payment, per child, per school year.</u>



PLEASE READ THE ONLINE SUMMARY OF COVERAGE FOR COMPLETE DETAILS AND FOR THE POLICY TERMS, PROVISIONS AND EXCLUSIONS FOR YOUR SCHOOL'S PLAN.

WHAT IS STUDENT ACCIDENT INSURANCE?

Coverage that provides financial assistance with your out-of-pocket medical expenses when your student suffers an accidental bodily injury. OR if you have no insurance, this coverage will provide basic accident protection for your students.

WHO IS ELIGIBLE FOR KIDGUARD® STUDENT ACCIDENT INSURANCE?

All students from pre-K through grade 12 are eligible for KidGuard® Student Accident Insurance.

WHY CONSIDER KIDGUARD® STUDENT ACCIDENT INSURANCE FOR YOUR STUDENT?

- KidGuard may help to offset high deductibles/co-payments of your primary health insurance.
- KidGuard is ideal for families whose children have no health insurance coverage.
- KidGuard may work for students who play interscholastic sports where unexpected injuries are more likely to occur. Please visit the website to see if sports are covered at your school.

WHAT OPTIONS ARE AVAILABLE?

- [1] **24-Hour Basic Accident Insurance Plan:** full-time, 24/7 protection during school sponsored and supervised activities during the regular school term AND while at home AND during summer months.
- [2] School Time Basic Accident Insurance Plan: protection only during school sponsored and supervised classes and activities during the regular school term.
- [3] Optional In-Hospital Sickness Benefit: up to a maximum policy benefit of \$5,000 for the 12-month period of coverage. No benefits are payable for outpatient expenses.
- [4] Some plans provide options for interscholastic sports. Visit the website to see if sports are covered. All policy terms, provisions, and exclusions apply.

ENROLL WITH KIDGUARD'S ONE-TIME ANNUAL PAYMENT TODAY!



Enroll with your smartphone



Get KIDGUARD® PROTECTION TODAY with our EASY ONLINE APPLICATION:

Go to schoolinsuranceofflorida.com ... (1) Find your School District, (2) Determine which KidGuard® Plan is right for your family, and (3) Enroll online!