

Optional Annual Device Insurance

In order for the Friendswood Independent School District (FISD) to provide operational and in-good condition devices to students, the District is developing a self-funded insurance pool which will provide insurance coverage for most types of damage, loss, or theft of the devices. Parents/guardians may opt into this program through a \$30.00 annual, non-refundable, payment per student. This insurance program is offered to parents/guardians with students in grades 6 through 12 as the District-owned devices will be brought home. If a parent/guardian purchases insurance for their student(s) device, the parent/guardian would not be liable for the replacement cost of the device in the event of accidental damage, loss or theft. Funds collected will be used to cover the costs associated with non-warranted repairs and maintenance of the device or the replacement costs associated with loss or theft.

Coverage

Repair/Replacement of school issued device. All damage incidents will be investigated by administration.

Effective Coverage Date and Expiration

Effective coverage date begins at the first day of payment. Expiration coverage date is the official first day of next school year. You have 30 days from the first day of school to purchase insurance. For students that enroll during the school year the plan must be purchased within 30 days of the student's first day of enrollment.

Coverage Details

- Accidental damage: Covers damages caused by drops, spills, and any other unintentional event.
- Theft/Missing: Covers loss or damages due to theft/missing. In the event of theft or missing device, the claim requires a police report to be filed within 5 school days.
- Fire: Covers loss or damages caused by fire. In the event of a fire, the claim must contain an official file report from authorities.
- Electrical: Covers damages caused by electrical surges.
- Natural Disaster: Covers loss or damages in the event of a natural disaster.

Coverage Exclusions

- Dishonest, Fraudulent, Intentional, or Criminal Acts: Coverage is not provided if damage or loss occurs in conjunction with a dishonest, fraudulent, intentional, negligent, or criminal act.
- Unapproved Use: Damage caused by use of or installation of non-approved applications, non-approved software, and non-approved accessories which alters the manufacturer's warranty.
- Abuse and Negligence: Damage caused by abuse, misuse, neglect, or by operating the device outside the permitted or intended use described in the Parent/Student Information Guide. If you leave a device in a classroom unattended or place it in an unsecure area such as athletics or the cafeteria, this will be considered negligence.
- Charger and Case: Insurance does not cover the charging cable, charging adapter or laptop case. There will be a \$30 Fee for replacement for each of these accessories
- Bio-Hazard: Damage as a result of contact with blood, urine, vomit; human or animal
- Unauthorized User: Damage caused by anyone who is not a representative of FISD or by loaning the device or charger to another student.
- "Three Strikes Rule" – Damaged units covered by insurance will be repaired by the district based on the table below. However, if the same device is damaged more than three times, the student will be responsible for the full cost of the repair.

Parents/guardians who choose not to participate in the insurance program, will be held financially liable for the total cost of repairs or the total cost to replace the device in the event of accidental damage, loss, or theft. There is no insurance coverage for intentional damage, neglect or misuse.

Lost/Stolen/Damaged Scenario	Cost with Insurance	Cost Without Insurance
Lost Charging Cord	\$30	\$30
Case	\$30	\$30
Lost Device + Police Report	\$0	\$100
Lost Device + NO Police Report	\$265	\$265
Accidental Damage	\$0	Cost of Replacement Part(s) up to \$265 for device

Insurance can be purchased online through your Skyward account or you may submit the following with a payment of \$30.00 to the campus bookkeeper.

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Optional Device Insurance is \$30.00 a device and must be paid within 30 days of the first day of school for your child.

_____ **NO**, I do not wish to purchase the Optional Annual Device Insurance at this time.

_____ **YES**, I wish to purchase the Optional Annual Device Insurance.

STUDENT NAME: _____ STUDENT ID: _____

PARENT'S SIGNATURE: _____ DATE: _____

Office use only:

☐ Pd Ck Check # _____

Pd Cash

Initials: _____