

Dexter Community Schools STUDENT INSURANCE INFORMATION

Dear Parent(s)/Guardian(s):

As a service to students and their families, each school year the District makes available a voluntary student accident insurance plan, at a very nominal cost, that provides several insurance options such as at-school protection, 24-hour-a-day protection, football coverage, and accidental dental protection.

Brochures that explain the plan, details of coverage, and costs, are available beginning in August of each school year. A brochure may be picked up in the main office at each school, the athletic office, or the superintendent's office. The school is not serving as an agent. The agent is First Agency, Inc., 5071 West H Avenue, Kalamazoo, MI, 49009, (269) 381-6630. The policy is underwritten by Guarantee Trust Life Insurance Company.

Dexter Community Schools **does not** provide health or accident insurance coverage for students. Parents and their insurance company must pay for any medical bills incurred for injuries sustained at school, school sponsored events, athletic practices or events, or on school property.

To enroll your child in the voluntary student accident insurance plan:

1. Pick up a brochure at the main office at any school, the athletic office, or the superintendent's office.
2. Detach and complete the application on the mail-back envelope. Use one envelope for each child. Do not combine applications for several children in one envelope.
3. Enclose the correct premium (check or money order made payable to First Agency, Inc), seal, and return it to First Agency in the mail-back envelope.
4. Retain the descriptive sheet for later reference. You will NOT receive a separate policy or return confirmation.
5. Coverage is for the school year and becomes effective as soon as the application and premium are RECEIVED by First Agency, Inc.
6. If an injury occurs, a claim form may be obtained from First Agency. The District Business Office also has a limited supply of claim forms.
7. You will deal directly with First Agency on all claims. Dexter Community Schools does not assume any responsibility for follow-up with the insurance agent in case of an accident, claims, or bills.

If your child is already covered by another insurance policy, please be aware that the District will not pay medical bills that are not covered by your insurance policy. If you feel you do not have adequate insurance coverage, we are happy to make this student accident insurance plan available for you to purchase.