

July 21, 2008

To: All Parents and Guardians

From: Lucious B. Rounsaville, Jr., Risk Manager

RE: **Student Accident Insurance**

Dear Parents and Guardians:

Fulton County Schools (FCS) provides access to student accident insurance coverage through T. W. Lord & Associates and a summary of coverages are provided below for your information, review and convenience. If your child(ren) is/are not covered under a family medical plan or some other medical program, medical attention to your child(ren) could be delayed and/or interrupted. The program offered through T. W. Lord & Associates is being offered as a convenience to parents and guardians and is being provided solely as a service by the District.

Please be advised and it is extremely important that you are aware and understand that FCS is not liable or responsible for student injuries/accidents or the medical expenses associated with such injuries/accidents occurring on District property or while participating in a District sponsored event. FCS does not purchase student accident insurance for students. Your child(ren) should be covered under a family medical plan or some other medical program such as Medicaid, PeachCare, etc., that would cover a child for accidental injuries.

Please make sure you are aware of how your child(ren) will be covered medically if an accidental injury should occur requiring more than first aid.

A copy of the 2008-2009 student and football accident insurance brochure is available through your local school or the Districts Risk Management Department.

T. W. Lord & Associates will provide the Student Accident Insurance for the 2008 – 2009 school year.

The premiums for this coverage are as follows:

<u>Plan</u>	<u>Cost</u>	<u>Plan</u>	
Basic School Time	\$ 14.50	Basic Fall Football	\$ 74.50
Preferred School Time	\$ 26.00	Preferred Fall Football	\$134.50
Basic 24-Hour Coverage	\$ 79.00	Basic Spring Football	\$ 15.00
Preferred 24-Hour Coverage	\$129.50	Preferred Spring Football	\$ 25.00
Full Time Accidental Dental	\$ 6.00		

Please contact your local school for additional information on obtaining this coverage or you may contact the Risk Management Department at (404) 305-2180 or via email at Rounsaville@fulton.k12.ga.us.

Thank you.