



**DEAR PARENTS:**

Your child's school is very committed to providing a safe environment for all students. Accidental injuries are generally NOT the fault of the school, nor are such accidents the responsibility of the school or district to pay for the cost of medical bills for your students. However, as a public service your school has purchased a supplemental **KidGuard student accident insurance** policy to provide basic accident coverage for students while attending school.

**OPTIONAL UPGRADE:** Parents can extend coverage for accidents that may occur while away from school and during all vacation periods including the summer months by purchasing the **"Extended 24 Hour Protection Plan"** for a one time payment per school year. FOR MORE INFORMATION go to our website, [schoolinsuranceonline.com](http://schoolinsuranceonline.com) for more information. The schools do not profit from this coverage. This is a discounted option for all students in **Lee County Public Schools**. Private and Charter Schools are not eligible for this policy.

**IMPORTANT NOTES:**

- **School Time Coverage** becomes effective on the first day of school for students or, for athletes participating in FHSAA sports, the first date of sanctioned practices, as designated by the Florida High School Athletic Association (FHSAA). The School Time coverage terminates at 11:59 P.M. on the last day of classes for the regular school term except coverage will extend for post season play if a team is eligible to continue to play.
- **The '24 Hour' Extended Plan** begins on the date enrolled at 11:59 PM Online or the first day of school, whichever is the later date. Coverage extends to weekends, holidays and the summer months. Only one summer will be covered under these plans.
- **YOU PAY ONE TIME PER SCHOOL YEAR** for the 24 hour expanded protection plan.
- Even if you have primary insurance this coverage will help pay for costs associated with an accident.
- Student accident policies are NOT 'Primary Insurance' and not intended to replace family health insurance. The policy has limitations and exclusions and is designed to provide secondary or excess coverage. The accident insurance policy does not guarantee 100% reimbursement for all medical expenses incurred. Schools are not responsible for expenses not covered by this plan or any other plans.

**If your student has an injury:** Immediately report any school related accidents to the school coach or principal's office to obtain claim filing instructions. If you have questions concerning this policy, please do not call the school. Contact the agency that handles payment of claims: SCHOOL INSURANCE OF FLORIDA, P.O. Box 784268 Winter Garden, FL 34778. Phone toll free 800-432-6915. Go to the website to enroll for the expanded option and for more complete details regarding this coverage [schoolinsuranceonline.com](http://schoolinsuranceonline.com).

*All policy terms, provisions, limitations, and exclusions apply.*

Scan and  
Enroll Online!



**ENROLL ONLINE with KIDGUARD'S EASY, ONE-TIME ANNUAL PAYMENT**

**Get 24-Hour Protection  
for Your Child Today!**

**KidGuard®**

Administered by **Scholastic Insurance**, a Florida-based TPA