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Dear Parents:

August, 2016

It is important that you know that Rochester Community Schools does not provide any type of insurance for injuries incurred by your child while at school. However, as a service to students and their families, the school district does make available a student accident insurance plan for your child at a very nominal cost through First Agency of Kalamazoo.

**Please Note:** *This insurance covers your child in the event of an **accident or injury** and is **NOT** traditional health insurance for doctor's visits, immunizations, physical exams, etc., that are not related to the injury.*

The premium for this policy is minimal per year for school-time coverage. All school-sponsored and supervised activities and time spent in school are covered in accordance with the terms and limitations of the policy. For an increased premium, the policy will cover your child 24 hours a day, 12 months a year, rather than only during school-time. Double Benefits at double the premium are also available. Benefits and brochures which explain the plan and details of coverage are available online at:

- <http://www.rochester.k12.mi.us/pages/5284/student-accident-insurance>

Please read the brochure (available online) carefully so that you understand the extent of the coverage. A major point to keep in mind is that this policy pays the first \$100 of eligible medical costs regardless of other insurance. Medical bills beyond the first \$100 must then be filed with your family or employer group insurance or plan, if any. Those items not covered by your own insurance or plan will then be paid by this coverage, within the limitations outlined in the brochure. It is also very important to note that insurance that is purchased **after an injury occurs**, it will not cover that injury. Insurance begins the date your payment is received.

The plan is underwritten by the Guarantee Trust Life Insurance Company. The agent is First Agency, Inc., 5071 West H Avenue, Kalamazoo, Michigan 49009-8501.

**To enroll your child in this accident plan, please click on the following link:**

1. <http://www.1stagency.com/mischools.php?num=161>
2. From this link you can download a printable brochure and purchase insurance for each child. (*First Agency no longer provides paper copies.*)
3. Pay online, or print one application per child and enclose the correct premium (check or money order only), and return it directly to First Agency. Coverage becomes effective as soon as the application and premium are received.
4. If mailing your application and payment, please do not combine applications for several children in one envelope.
5. This policy can be purchased at any time during the school year, but to get the maximum length of coverage, it should be purchased at the beginning of the school year (*coverage cannot be backdated*).
6. Be sure to bookmark the link for later reference.

**We are pleased to make this student accident insurance plan available to our students.**

Sincerely,

Dana Taylor  
Assistant Superintendent for Business Affairs