

STUDENT ACCIDENT INSURANCE

Dear Parents,

As a service to students and their families, the school district is making available a student accident insurance plan for your child at a very nominal cost.

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.

Brochures and applications, which explain the plan and details of coverage, are available in each building and on our website. Please read the brochure 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 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.

The plan is underwritten by the Guarantee Trust Life Insurance Company of Glenview, IL. The agent is First Agency, Inc., 5071 West H Avenue, Kalamazoo, MI 49009-8501. Phone: (269) 381-6630.

To enroll your child in this accident plan, it is necessary to proceed as follows:

1. Obtain an application in the Principal's office.
2. Detach and complete the envelope.
3. Enclose the correct premium (check or money order only), seal, and mail directly to the company. Coverage becomes effective as soon as the application and premium are received by the company. **-OR-** For faster enrollment (paying by credit card) coverage may be purchased at www.1stagency.com/voluntaryaccidentcoverage.htm, choose Michigan from the drop down menu and use "South Haven" as the district name.

* **Please use one application for each child** – do not combine several children on one application.

* Be sure to retain the summary of benefits for later reference.

We are happy to make this student accident insurance plan available.