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## St. John – Hudson USD 350

**505 N. Broadway**  
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TO: Parents or Guardians of USD 350 Students

DATE: August 1, 2018

RE: Accident Insurance for PK-12 Students

The following facts should be fully understood by the parents and guardians of all students who participate in school sponsored activities all grades.

1. The School District has entered into a contractual agreement with K&K Insurance Company for athletic and extracurricular student accident insurance. This coverage is for students in **all grades during school-related activities** and for **students in grades 7 through 12 for extracurricular activities and athletics**. This is for KSHSAA sponsored activities, including all KSHSAA athletic events. Your child will be covered while participating in, practicing for, and traveling to and from such an activity in a school furnished vehicle.
2. School District assumes no responsibility as a result of injuries that occur during school activities or KSHSAA event, however, this insurance is provided at school expense. This is SECONDARY INSURANCE to whatever health insurance the parent or guardian has for their children, and all claims should be filed with the primary health insurance company and with K&K. You will need to indicate on the claim form the name and address of your regular insurance carrier.
3. All policies have limitations. K&K will pay up to the amounts that are listed on the student brochure. (See attached.) Parents will be responsible for any amounts remaining after both the primary health insurance and K&K limitations have been reached. A second policy covers amounts above \$6,500 with some limitations.
4. The School District and its employees are NOT responsible for any costs for treatment to your child by any doctor.
5. In case of an injury, it is the responsibility of the parent to file a claim form. These forms are available in the principal's office and on the school website. Claim forms can also be printed from K&K Insurance Company's website at [www.studentinsurance-kk.com](http://www.studentinsurance-kk.com). The coaches, sponsors, teachers, or administrative personnel will be happy to help complete the form, but it is up to the parents to get the form completed and turned into the office.
6. It is the responsibility of parents to ensure that the claim is filed. However, school office personnel will be glad to mail the claim form and provide parents with a copy.
7. As with any policy, there are policy exclusions. Please review the Policy Exclusions and Limitations that are listed in the brochure.
8. **Treatment must begin within 30 days from the injury and claims must be filed within 90 days of the injury**. Benefits will be paid for covered expenses incurred within 52 weeks from the date of the accident.

If you have any questions, feel free to call the principal or ask your teacher, sponsor, or coach.

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