



NORTH COUNTRY SUPERVISORY UNION

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...committed to the development of Character, Competence, Creativity and Community.

May 18, 2018

RE: STUDENT ACCIDENTS, MEDICAL BILLS AND INSURANCE

Dear Parent(s) and/or Guardian(s):

With even the most careful precautions and supervision, occasionally a student will get hurt while attending school. On the playground, a child may fall or stumble, trip, or be pushed accidentally onto the ground or into another object. In our schools, injuries may occur during physical education activities, during participation in athletics, or in the career center shops. Accidents can happen, both in school buildings or on the school grounds, to students of any age.

When a student is hurt at school and medical bills are incurred, a common belief is that "the school insurance will pay my bill." The purpose of this letter is to inform you that the school system insurance does not pay medical bills for injuries to students unless there is negligence or liability involved. The payment of medical bills, whether the injury occurs on school property or elsewhere, remains the responsibility of the parents.

If you do not have personal insurance coverage for this type of medical expense, a low cost student accident insurance program is available through the school district each autumn. It is designed specifically to provide coverage to students for injuries that occur during regularly scheduled school activities, both curricular and co-curricular, with the exception of football, and can cover injuries to teeth, which are not normally covered by other policies. Detailed information on premiums and coverage is available in the enclosed brochure. Twenty-four hour per day, every day, coverage, including school vacations, is also available for a slightly higher premium. This group accident insurance can be obtained through the school district only in September of each year. Individual insurance protection can be obtained from any company of your choice at any time, of course.

The school district is not in the business of selling insurance, nor do we recommend one company policy over the other. We do recommend, however, that parents carry some type of coverage for their children against accidental injury, and we do recommend it even more strongly if the student is to participate in extra-curricular athletics. If you intend to have your child covered by student accident insurance, please return the application with your check as soon as possible to insure timely coverage.

Sincerely,

Glenn Hankinson
NCSU Director of Business

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