



K I R K W O O D
S C H O O L D I S T R I C T

The Laptop Self-Funded Insurance Program

The Kirkwood School District offers an opportunity to families who wish to enroll in a self-funded insurance pool that will cover the cost of accidental damage or theft of a district-provided device.

You will be responsible for protecting your assigned device from loss or damage. If an accident should occur, the Kirkwood School District will waive their responsibility for the financial loss, subject to a deductible for multiple occurrences. In exchange for this damage waiver, the Kirkwood School District requires payment into a self-funded insurance program.

The cost for the self-funded insurance is \$40 (\$20 for students receiving free or reduced lunch), with a coverage period of June 1, 2022 - August 23, 2023.

Payment

Payment may be made through a My School Bucks account using Visa, MasterCard, American Express, Discover or checking and savings accounts. Please visit www.myschoolbucks.com to create and/or log into an account. While not preferred, payment via cash or check may be made in person in a school's main office.

Self-Funded Insurance Structure

There is no deductible for the first and second covered claims per year if families have paid for the self-funded insurance program. Families who do not opt into the self-funded insurance program are asked to pay repair fees according to the table below.

Incident With Insurance	Deductible	Incident Without Insurance	Repair Fee
1st occurrence	\$0	1st occurrence	\$100
2nd occurrence	\$0	2nd occurrence	\$200
3rd and subsequent occurrence	\$300	3rd and subsequent occurrence	\$300

Excluded Losses

Certain conditions not covered by this damage waiver include: 1) any dishonest, fraudulent, malicious or criminal acts, 2) any loss to software, data, documents, music, videos, recordings or other personal information that the student has placed on the device, 3) additional loss caused by the failure to use all reasonable means to protect the device after it has been damaged, 4) disappearance of the device without submitting a copy of a formal police report to school authorities and 5) any use not in accordance with District policies and procedures.