

# SCHOOL CITY OF WHITING

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Dear Parents:

We wish to emphasize that the school district does not provide any type of health or accident insurance for injuries incurred by your child at school. 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. For students in grades 9-12 there are additional options available to cover interscholastic football.

**Benefits and rates are outlined on the back of this letter. Brochures and applications, which explain the plan and details of coverage, are available in the school offices or on the district website. Please read the brochure carefully so that you understand the extent of the coverage.**

This plan will provide benefits for medical expenses incurred because of an accident. If you have other insurance, benefits can be applied to your deductible or co-pays. If you have no other insurance this plan will become your primary accident plan.

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

1. Download and print an application from the website.
2. Detach and complete the envelope. Be sure to retain the descriptive brochure for later reference.
3. Print name, address, and other information clearly.
4. Enclose the correct premium (**no cash--check or money order only made payable to First Agency, Inc.**), seal, affix postage and mail directly to First Agency. **To pay by credit card see below.**
5. Questions regarding this coverage can be directed to First Agency, Inc. @ (269) 381-6630.

◆ **NOTE:** Coverage becomes effective as soon as the application and premium are received at First Agency or the 1<sup>st</sup> day of school, whichever is later. For coverage purchased for interscholastic football or other fall sports starting prior to the first day of school, the effective date will be the date the application and premium are received by First Agency.

To purchase coverage on-line go to [www.1stAgency.com](http://www.1stAgency.com) and then follow directions by choosing STATE and SCHOOL DISTRICT. VISA and MasterCard are accepted. Once there you can obtain a complete brochure outlining benefits and exclusions, print an ID card or obtain claim forms.

Thank you,

  
Cynthia A. Scroggins  
Superintendent