

State College Area School District

Self-Insurance Policy

Various provisions in this policy restrict coverage. Please read the policy to understand your rights and responsibilities, and what is covered. State College Area School District is self-insured. Please help us keep premiums and deductibles low by taking very good care of the device.

A. Costs

1. There is a yearly premium of \$20. This premium is valid for one school year.
2. If there is a claim for insurance coverage, there is a standard per-breakage deductible of \$40. This means that if you break your computing device two times during the year, you would have paid \$80 in deductibles.
3. Users who have insurance claims on their Chromebook or laptop (referred to as computing device) more than two times during a school year, for their regular, loaner, or replacement device, will face higher per-breakage deductibles. The deductible for the third insurance claim, and any claims thereafter, will be \$80.
4. The school technology staff and/or principal has the final say in determining insurance and repair situations.

B. Covered Equipment

1. The insurance provided applies to any computing device issued to you by the State College Area School District, whether it is the originally issued device, a loaner, or a replacement.
2. The deductible is the same, whether the machine is the original, a loaner, or a replacement device. For example, if you have been issued a device loaner and break the loaner, there will be a \$40 deductible due for the breakage of the device loaner.
3. There will not be an additional premium for the use of a device loaner. Your yearly \$20 premium covers your original device, and any other devices that are issued to you for the current school year.
4. The data contained on the computing device is not covered. There is no provision for the time or cost needed to replicate any missing data.
5. Device chargers that are damaged or broken are not included in the insurance coverage and will be replaced at the cost incurred to the District. If a charger is broken, the student must notify the building depot.

C. Exclusions

State College Area School District will not pay for loss or damage caused by or resulting from the following:

1. Deterioration, corrosion, erosion, wear and tear, faulty materials, or design errors. Please note that corrosion can occur from spills. Liquids and laptops don't mix. **Not informing the depot immediately of spill damage will void the insurance coverage for that incident.**
2. Loss caused by surge, lightning, or inappropriate electrical use.
3. Dishonest, fraudulent, or criminal acts.
4. Any loss to accounts, valuable documents, music, or videos; records, or assignments and their effects by being missing on student grades, GPAs, special group considerations such as valedictorian, college or university admission, or employment. **Users are responsible for backing-up their own data. An insurance claim will only cover material issues with the device, not lost opportunities or data.**
5. **Loss caused by your** failure to use all reasonable means to protect the device that has been damaged.
6. Disappearance not accompanied by a police report.

D. Claim Procedures

1. Go directly to the school's technology depot. Complete the appropriate technology ticket.
2. The depot staff will examine the device to determine if there is a qualified insurance claim.
3. If there is a claim, you will be provided paperwork to fill out about the breakage and the deductible collection.
4. The technology department will provide you with a loaner.
5. In cases of theft or disappearance, a Police Report **must** accompany the student to the depot **before** a loaner device is issued. The Police Report must include the serial number of the computing device and also directly mention the loss of the device and the circumstances surrounding it. Serial numbers can be obtained by contact the school's depot.
6. You will need to then pay the deductible promptly. Payment plans are available.