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July 1, 2019

To: All Parents and Guardians

From: Lucious B. Rounsaville, Jr., Risk Manager

**RE: Student Accident Insurance**

Dear Parents and Guardians:

Fulton County Schools (FCS) provides access to **Student Accident Insurance** coverage through T. W. Lord & Associates. A summary of coverages are provided below for your information, review and convenience. If your child(ren) is/are not covered under a family medical plan or some other medical program, medical attention to your child(ren) could be delayed and/or interrupted. The program offered through T. W. Lord & Associates is being offered as a convenience to parents and guardians and is being provided solely as a service by the District.

Please be advised and it is extremely important that you are aware and understand that in general FCS may not be liable or responsible for student injuries/accidents or the medical expenses associated with such injuries/accidents occurring on District property or while participating in a District sponsored event(s). FCS does not purchase student accident insurance for students. Your child(ren) should be covered under a family medical plan or some other medical program such as Medicaid, PeachCare, etc., that would cover a child for accidental injuries and medical treatment, if necessary.

**Please make sure you are aware of how your child(ren) will be covered medically if an accidental injury should occur requiring more than first aid.**

**Hard copies of the Student Accident and Football Accident Insurance Plan brochures will not be available in schools, but are available electronically on the Risk Management Public Portal:**

**Accident Insurance Plan Brochures:** <https://www.fultonschools.org/riskmanagement>

**Enrollment Application - TW Lord site:** <https://twlord.net/application-for-enrollment/>

A summary of coverages and premiums for 2019-20 school year are as follows:

<u>Plan</u>	<u>Cost</u>	<u>Plan</u>	<u>Cost</u>
Basic School Time	\$ 19.50	Basic Football (incl. Spring)	\$ 98.50
Preferred School Time	\$ 32.00	Preferred Football (incl. Spring)	\$168.50
Basic 24-Hour Coverage	\$ 85.00	Basic Football (Sr. No Spring)	\$ 79.50
Preferred 24-Hour Coverage	\$135.00	Preferred Football (Sr. No Spring)	\$139.50
Basic 24-Hour Summer Only	\$ 29.00	Basic Spring Football (New Players)	\$ 19.00
Preferred 24-Hour Summer Only	\$ 44.00	Preferred Spring Football (New Players)	\$ 29.00
Full Time Accidental Dental	\$ 7.00		
<b><u>Premier Option</u></b>			
Premier School-Time	\$ 49.00	Premier Football (incl. Spring)	\$278.00
Premier 24-hour coverage	\$225.00	Premier Football (Sr. No Spring)	\$229.00
Premier 24-Hour Summer Only	\$ 69.00	Premier Spring Football (New Players)	\$ 49.00

You may also contact T. W. Lord at (770) 427-2461 for additional information on obtaining coverage, or you may contact the Risk Management Department at (470) 254-2176 or via email at [rounsaville@fultonschools.org](mailto:rounsaville@fultonschools.org).

Thank you.