

**Eastern Hancock Schools
Insurance Policy for Devices (Student Chromebooks) 2020-2021**

Each student of Eastern Hancock Schools (EH) will be issued a device (Chromebook) as part of his/her textbook rental for the 2020-2021 school year. It is our expectation that the student will be responsible for the care and protection of this electronic tool.

EH has chosen to offer an insurance policy for the accidental damage of this device. The costs are outlined below. Claims and deductibles are applied to individual students and not to families. After the third claim, the student is liable for the full repair or replacement cost of the device.

If a student withdraws from EH and then re-enrolls later in the current school year, the coverage purchased at the student's initial registration will be reinstated along with the number of claims made prior to withdrawal. The insurance will be active from the time it is paid, and the device issued until either the device is officially remitted to school officials at the end of enrollment or the end of the 2020-2021 school year whichever comes first.

Annual Premium Due at Registration per Student Coverage \$15 Premium Per Student	2020-2021 School Year **Deductibles**
Manufacturer Defect & Failure	\$0 Deductible, Covered at no cost
Accidental Damage *Drops, Spills, & Liquid Damage *Cracked Screen	\$50 Deductible per repair
Theft, Fire, Flood & Natural Disasters	\$50 Deductible per repair (Local Police or Fire report may be required)
Chromebook Bag	\$15 Replacement Cost
Chromebook Charger	\$20 Replacement Cost

The Chromebook device or any of its accessories that are lost (whereabouts unknown) or intentionally damaged is the responsibility of the student and parent involved in the loss of property. The user may not be given another device or accessory to use until the replacement cost of the lost/damaged device or accessory is paid to the school.

Events that may not be covered by this policy include, but are not limited to: lost device, theft, damage due to negligent or malicious actions of the student such as transporting outside of protective case, food and drink around the device, or exposure to extreme heat or cold (left in the car which results in device damage).

Events that may be considered accidental damage by this policy include, but are not limited to: events at home that result in property damage caused by wind, fire, and water, events where a device is in a car that is involved in an accident, events that may be created by parents, siblings, or classmates which result in damage to the unit (the other party may be held responsible for damages depending on the evidence), other events as determined by the Technology Coordinator or school administration.

This policy will pay to repair or replace the unit as a result of accidental damage. Current homeowner insurance or auto insurance policies will be the first insurer when applicable. This policy may be used to cover costs beyond the scope of these insurance policies including deductibles that apply to those policies.

This policy is optional and may be refused by the parent/guardian. Students who agree to purchase this policy also agree to keep the unit in the protective case when not in use and/or transporting.