

Mr. Larry Black
High School Principal

Dr. Marcia Rozevink
Middle School Principal

Mrs. Kelly M. Hartbarger
Elementary Principal

Liberty Center Schools

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Superintendent

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August 2016

TO: Parents/Guardians
FROM: Dr. Tod Hug, Superintendent *T.H.*
SUBJECT: **Student Accident Insurance**

Our school system has made arrangements with Frost Insurance Agency and Guarantee Trust Life Insurance Co. to provide student accident insurance for those wishing to purchase coverage again this year. Please note the coverage shown on the application. The sickness option is not available for the 2016-17 school year.

Covered losses less than \$250 are paid without regard to other insurance.

Senior High football requires an additional premium. All other school supervised sports are covered under the accident plans. On larger claims, this is an excess coverage policy for which benefits are payable only for that part of the loss not covered by other collectible insurance. If a person has no other such insurance, the company will pay the covered medical expenses incurred within one year, up to the specified limits of the policy.

Please note that a few student applications will be available in the office of each school building and also available on the school website. Complete the application and check the boxes for coverage desired. Sign where life insurance is shown, if desired. Tear off and keep the rest of the application, as it shows not only the coverage but the exclusions and limitations of the policy.

Mail the applications directly to Frost Insurance Agency, Inc., 620 Scott St., Napoleon, OH 43545, along with a money order or check made payable to Guarantee Trust Life Insurance Co. The school will be notified as to whom takes out insurance. You can call Rachel H. Moll, Frost Insurance Agency, at 419-592-4476, for more information.

In case of an accident the student or parent should immediately go to the building principal, who will sign and provide the claim form, if only school-time coverage is taken out. Twenty-four hour coverage does not require a signature. The policy number should be provided by the school for the claim, or you can call Rachel H. Moll at 419-592-4476. You may give that policy number to the doctor or hospital, but the bills are to be sent to the parent, who attaches them to the claim form they have to complete, and then mail all to the claims office at Guarantee Trust Life Insurance Co., P.O. Box 1148, Glenview, IL 60025 (phone: 1-800-622-1993). If further bills on the same claim are sent to the parent, just put the policy number on it and say "additional" and Guarantee Trust will match it up to the file they have started. It is the responsibility of the parents to file claims. Twenty-four hour coverage is from school year to school year, including summer vacation, anywhere in the world.