



Cypress-Fairbanks Independent School District

Insurance Department

VOLUNTARY STUDENT ACCIDENT INSURANCE

2011-2012

Dear Parent or Guardian:

Welcome to a new school year at Cypress-Fairbanks Independent School District. The purpose of this letter is to inform you about a subject that few of us ever consider as we look ahead to a new school year, ***accidents and injuries involving your children***. During the year, despite all of our best efforts, some of our students will be injured while participating in activities during the school day or by some accident on the way to or from school. ***The laws of the state of Texas prohibit school districts from assuming financial or legal responsibility for injuries suffered by students or other persons.*** With this fact in mind, the district has arranged for a Group Student Accident Insurance Policy you can purchase. This policy is available to all students and employees in the district. The voluntary Group Student Accident Insurance Policy was selected and approved after a competitive examination of numerous available programs. ***Benefits under this program are paid after the student's primary insurance pays. If the student has no other insurance, this policy will pay as primary coverage.*** The plan's benefits are limited; therefore, please review the plan benefits thoroughly before enrolling.

New Insurance Company: Pan-American Life Insurance Company offered through GM-Southwest, Inc.

School Time Accident Coverage	Plan A - \$29.00	Plan B - \$22.00
24 Hour Accident Coverage	Plan A - \$99.00	Plan B - \$68.00

To obtain plan information, premium rates, and enrollment procedures go to: <http://www.gmsouthwest.com>. On the website, in the gray box, follow the instructions for "If you are new." Look up Texas, and then select Cypress-Fairbanks ISD. The on-line materials are available in both English and Spanish. To ensure that your student's effective date of coverage is not delayed, mail the enrollment form and your payment as instructed. **Do not return the application to the school.** If you have any questions please feel free to call the district's Insurance Department at (281) 897-3882 for assistance.

You can also access the enrollment information through the district's website at www.cfid.net. Click on Campuses; click on Student Insurance. The information is also available on the Insurance Department webpage.

For those without Internet access each campus has received a limited supply of the plan's enrollment brochure. Please call your local campus to request that a brochure be sent home with your student.

All charges incurred that exceed policy limits are the responsibility of the student's parent or guardian.

Special notice for parents of students in Grades 7-12 covered by the All Sports and Activities Accident Insurance policy purchased by the district.

The Voluntary "At School" and "24-Hour" coverage can be used to pay up to the \$500 deductible applicable for each injury covered under the district paid All Sports and Activities Accident Insurance policy. This group policy covers only students in grades 7 through 12 involved in an accidental injury while participating in the covered school sponsored activities. Information about the group policy is available from the athletic or activity trainer, coach, or program sponsor.