



# Cypress-Fairbanks Independent School District

Insurance Department

J. Kirk Jennings, Risk Manager

## VOLUNTARY STUDENT ACCIDENT INSURANCE

2008-2009

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 as primary regardless of whether the student has other insurance.** The plan's benefits are limited; therefore, please review the plan benefits thoroughly before enrolling. To obtain plan information, premium rates, and enrollment procedures go to: [www.sas-mn.com](http://www.sas-mn.com). On the website under K-12 Students/Parents, click Look up school, next select Texas, and then select Cypress-Fairbanks ISD.

If you wish to enroll in this voluntary Group Student Blanket Accident Insurance Policy, print and complete the enrollment form and mail **it along with your check or money order** as directed in the instructions. The on-line materials are available in both English and Spanish. There are even instructions for enrolling on line. To ensure that your student's effective date of coverage is not delayed, please mail the enrollment form and your payment to the address on the enrollment form. **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.cfsd.net](http://www.cfsd.net). Go to Campus Info; click on Student Insurance Information.

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 (**EXCEPT A SENIOR HIGH SCHOOL VARSITY FOOTBALL 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 interscholastic activities. Information about the group policy is available from the athletic or activity trainer, coach, or program sponsor.

The Voluntary "Football" coverage can be used to pay up to the \$500 deductible applicable for each senior high varsity football injury covered under the All Sports and Activities Accident Insurance policy.