August 29, 2019

Dear Parent/Guardian:

A student accident insurance package is offered by Markel Insurance Agency to all students in the District. Many parents find this insurance a good supplement to an existing insurance program. In past years we have distributed print information for your review. Markel Insurance is no longer providing flyers and forms, and therefore we are posting the information on our School District's website, www.sau57.org. Explanation of fees and an enrollment form can be found under the Parent Documents portion of the website, as "Student Accident Insurance Information". You must print and complete the enrollment form and return it to the school with a personal check in the amount of the appropriate premium by Monday, September 9, 2019. If you need assistance with the enrollment form, please call your child's school office where paper forms will be available.

If you enroll, it is essential to follow the appropriate procedure for filing a claim.

- All accidents must be reported to the school office.
- The school office will prepare a claim form, completing only the portion containing school information.
- The form is then given to the student to take home, and it is the responsibility of the family to complete all remaining portions of the claim form. The most frequent difficulty in having claims paid is the failure of the family to follow through with the necessary paperwork.
- The claim is mailed to the insurance carrier by the family, the physician, or the hospital.
- All further transactions are with the representative of the carrier.

If the school office can be helpful in assisting at any step along the way, you will find officials willing and cooperative.

Like most school districts, the Salem School District does not carry accident insurance on students. Therefore, if you do not have health insurance or it is limited, we encourage you to evaluate the low cost of this policy in comparison to the exposure you might incur from gaps in your own coverage.

Sincerely,

Michael W. Delahanty, Ed.D.
Superintendent

MWD:pas

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