



**TO ALL PARENTS/GUARDIANS
OF
ANNE ARUNDEL COUNTY PUBLIC SCHOOL STUDENTS**

Each year, school children have accidents. Medical costs can be expensive, and unexpected bills can cause hardships. Even if you have other insurance, it is often not enough as coverage can require high deductibles or co-insurance payments.

Anne Arundel County Public Schools **does not** purchase blanket accidental medical or dental insurance for sports, school sponsored activities, or student activity while school is in session. However, we have made arrangements with **Bob McCloskey Insurance**, to offer accident coverage to all enrolled students at a modest premium. Through this program, parents/guardians have the opportunity to purchase this protection for their child.

Some of the advantages of this insurance include:

At-School Student Accident Coverage: This provides insurance for the hours and days when school is in session and while students are attending school sponsored and supervised activities on or off school premises. Coverage is provided during:

- The school day, on school premises, while school is in session.
- Direct and uninterrupted travel to and from home and scheduled classes.
- School sponsored and supervised sports (excluding high school football).
- Travel to and from school sponsored and supervised sports while in school approved vehicle.

- ◆ Once effective, coverage continues until the earlier date where the enrolled students coverage has been in place for twelve months or the first day of the next school year.

Around the Clock - 24-hour Accident coverage: This provides insurance coverage around-the-clock, anywhere in the world. Coverage is provided:

- Before, during and after school.
- Weekends, vacation and all summer including summer school.
- School sponsored and extracurricular sports (excluding high school football).

- ◆ Once effective, coverage continues until the earlier date where the enrolled students coverage has been in place for twelve months or the first day of the next school year.

*All coverage becomes effective on the date that the completed application and premium are received by **Bob McCloskey Insurance**, or online enrollment is completed.*

YOU CAN APPLY AND PAY ON-LINE AT: www.bobmcloskey.com/K12Voluntary and click the “Enroll Online” start button. You have a choice of different benefit schedules.

If you have any questions, please do not hesitate to call **Bob McCloskey Insurance**, at (800) 445-3126. Their representatives are available to assist you in your inquiries or go to www.bobmcloskey.com/K12Voluntary.