

STUDENT DEVICE INSURANCE SUMMARY

INTRODUCTION

In association with Farmington Public Schools policy 6162.2, Students shall be held responsible for loss of school materials charged to them, or for damage beyond normal wear. The purpose of this policy summary is to protect Farmington Public Schools students and families from accumulating debt due to accidental damage or theft (see definitions below) of school-issued Chromebooks.

POLICY TERM

- Policies run from July 1 to June 30 annually.
- Policies purchased at any time between those dates will terminate on June 30 of the school year in which it was purchased.
- Students who are issued devices at the beginning of the regular school year may purchase insurance until the end of the 4th week of school based on the board adopted calendar without having the device inspected. After the end of the 4th week of school the device and charger must be inspected by IT staff before coverage can be purchased. Devices not issued during the first 2 weeks of school may include a grace period at the discretion of the Director of Technology for up to 4 weeks after device distribution.
- If a student transfers to another Farmington Public Schools location during the policy term the coverage will transfer and remain in effect until the end of the term. If a student transfers to a school outside of Farmington Public Schools, the coverage does not transfer to the new district/school and the device must be returned to the school district within 5 business days of end of enrollment. However, if the student transfers back to a Farmington Public Schools school before the end of the term, the coverage will be reinstated and remain in effect until the end of the term.

COST

Chromebook insurance coverage for the 2020-2021 school year is set at \$30 per student. Policies purchased mid-year will not be prorated.

REFUNDS

There will be no refunds. If a student drops from the school, and then returns later in the school year, the policy will still be in effect until the expiration date of the original policy. If a student leaves in the middle of a school year, their coverage will not be refunded at a prorated amount.

DEDUCTIBLES AND COVERAGE (PER SCHOOL YEAR)

- First covered repair through Fourth covered repair \$0 deductible
- After 4 repairs/replacements the policy is void for the remainder of the term and parent/guardian is responsible for all damage to the device
- Students attending summer school or using Chromebooks for summer work who purchase coverage are insured under the same standard policy.
- Devices must be kept in the carrying cases that have been provided.

Farmington Public Schools will pay for the cost of repair of the insured device to include parts and labor. If the device cannot be repaired or the repair will take an extended period of time, an equivalent replacement of Farmington Public Schools' choosing will be provided. If a replacement device is provided, this coverage will transfer to the replacement device for the duration of the policy. While a student's device is being repaired the student may be issued a loaner device of Farmington Public Schools' choosing. The policy will cover the loaner device until the student's original device is returned or a permanent replacement device is issued.

<u>COVERED</u>

- Accidental damage, drops, liquid spills, and submersion
- Theft, burglary, robbery (requires official police report within 72 hours)
- Vandalism (requires official police report or school administrator incident report within 72 hours)
- Fire, flood, natural disaster
- Power surge
- Mechanical failure or defect

NOT COVERED

- Damage as a result of device not being used in its case
- Corrosion and rust
- Dishonest and/or intentional acts
- Unexplained loss or mysterious disappearance
- Government seizure
- Loss or damage to accessories, software and data
- Tampering with or unauthorized attempts to repair devices.

FRAUD, CONCEALMENT, AND MISREPRESENTATION

Coverage may be denied if the student willfully defrauds, conceals, and/or misrepresents any material information about the cause of damage or loss of the device.

YOUR RESPONSIBILITIES IN THE EVENT OF LOSS OR DAMAGE

Loss or damage must be reported to school administration and/or IT staff within 30 days. In the event that school is not in session, you must notify the Director of Technology by email at rossm@fpsct.org

PAYMENT INFORMATION

Farmington Public Schools has engaged MySchoolBucks in processing payments. MySchoolBucks is also used for lunch payments. Families can make electronic check or credit card payments at the following site:

Cash or paper checks can not be accepted at this time.

BENEFITS OF A SELF-INSURED DISTRICT

In an effort to keep insurance costs to families low and manage repairs/replacements in a fiscally responsible manner, Farmington Public Schools has opted to self-insure the district devices. Outsourcing has been explored by many other CT districts and resulted in long wait times for repair. Our goal is to maintain a response time for repairs within days as opposed to waiting weeks for an outside company to repair and send back the district-issued devices. Our internal IT staff will be performing the repairs.

COSTS FOR UNINSURED REPAIRS

Families choosing not to purchase insurance for \$30 per year are obligated to pay for repairs in the event damage is caused to the district-issued device when the student is at fault. Below are the costs associated with the most frequent repairs.

Chromebook Part	Cost
Entire Device	\$200
Screen	\$60
Keyboard	\$30
Charger	\$35
Upper Enclosure	\$40
Lower Enclosure	\$40
System Board	\$79 - \$199
LCD Bezel	\$25
LCD Hinges	\$25
Battery	\$45