



Elementary & High School iPad Insurance Policy

Who: All students receiving a district-owned iPad must purchase an insurance policy or be liable for full iPad repair or replacement cost.

What: Policy A - \$35 with no deductible on a claim without negligence
Policy B - \$20 with a \$25 deductible on a claim without negligence

*New for 2015-2016: 10% off for 3 students in family; 15% off for 4, 20% off for 5 or more.

Both policies cover accidental damage, cracked screens, liquid submersion, fire, flood, natural disasters, power surge by lightning, and theft without negligence. Claims of these nature must be made within 5 school days of the occurrence by submitting a claim form found on the district web-site. In case of theft or other criminal acts, a police report **MUST** be filed by the student or parent within 72 hours of the occurrence. Incidents happening off campus must be reported to the police by a parent and a copy of the report brought to the school.

If the iPad is stolen as a result of student negligence and the preceding procedure is followed, the student/parent will be responsible for a \$100 replacement cost instead of a deductible.

If the iPad is lost, the student/parent is responsible for the Fair Market Value of the iPad (as determined by Apple, Inc.).

The full price of a replacement iPad will be charged if deliberately damaged or vandalized by the student or if damaged occurred while the iPad was out of the district-issued case.

If needed, families may set up a payment plan with the Elementary or High School Secretary. A \$5 minimum down payment is required for each policy.

When: Insurance policies are good for 1 school year and must be renewed yearly. If a student has no claims for 3 consecutive years, their insurance policy fee will be waived on their 4th year of renewal and subsequent years. This waiver will lapse the year after a claim is made.

Where: iPad Insurance Policies can be paid at any time prior to iPad distribution in the High School Office, Elementary Office, or Central Office. Please make checks payable to Orrick Schools. The office will issue you a receipt for proof of payment. Be sure to keep this receipt in the event of clerical error.

What Else:

- Policy holders have a duty to be truthful and honest in any information regarding claims. It is their responsibility to provide complete and accurate information to the district. If relevant information is not revealed, the consequences may be that the policy is void and any claim made may be

invalidated. Please note that in respect of claims, the district will not accept any changes to a claim form after its original submission.

- Policies cannot be cancelled and refunds may only be requested through Central Office if a student is moving *and* has been in the district less than one (1) quarter.
- Policy holders shall take all reasonable precautions to prevent the occurrence of an insured event. This policy shall be voidable in the event of:
 - Misrepresentation, mis-description, or non-disclosure by the policy holder of any information relating to a claim.
 - Fraudulent claims: If the policy holder or anyone acting for the policy holder makes a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or make a statement in support of a claim knowing the statement to be false in any respect, or submit a document in support of claim knowing the document to be forged or false in any respect, or make a claim in respect of any loss or damage caused by the student's willful act.

I have read the Orrick Elementary & High School iPad Insurance Policy and agree to its terms. I want to purchase	
<input type="checkbox"/> Policy A in full	<input type="checkbox"/> Policy A with a payment plan
<input type="checkbox"/> Policy B in full	<input type="checkbox"/> Policy B with a payment plan
_____	_____
Parent/Guardian Signature	Date
_____	_____
Student Signature	Date