

**Note To Schools:** This is what I recommend your sending home to the parents by letter or booklet if we are only sending a few student application/premium envelopes for each school. Parents should also be notified that the student application will be available on the school website.

To: Parents

From: Superintendent of Schools

Our School System has made arrangements with Love Insurance Agency to provide student accident and health insurance for those wishing to purchase coverage again this year. Please note the coverage shown on the application. Covered losses less than \$250 are paid without regard to other insurance.

Senior High football requires an additional premium. All other school supervised sports are covered under the accident and sickness and accident only plans. On larger claims, this is an excess coverage policy for which benefits are payable only for that part of the loss not covered by other collectible insurance. If a person has no other such insurance, the Company will pay the covered medical expenses incurred within one year, up to the specified limits of the policy.

Please note that a few student applications will be available in the front office of each building and also available on the school website. Complete the application and check the boxes for coverage desired. Sign where life insurance is shown, if desired. Tear off and keep the rest of the application, as it shows not only the coverage but the exclusions and limitations of the policy.

Mail the applications directly to 34920 Ridge Rd., Suite 100, Willoughby, OH 44094 along with a money order or check made payable to Love Insurance Agency. The school will be notified as to whom takes out the insurance. You can call Joyce or Christine at (440) 975-0309 for more information.

In case of an accident or sickness, the student or parent should immediately go to the building principal who will sign and provide the claim form if only school-time coverage is taken out. 24-hour coverage needs no signature. The policy number should be provided by the school for the claim or you can call (440) 975-0309. You may give that policy number to the doctor or hospital but the bills are to be sent to the parent who attach them to the claim form they have to complete and then they mail all to the claims office at Guarantee Trust Life Insurance Co., P.O. Box 1148, Glenview, IL 60025 (1-800-622-1993). If further bills on the same claim are sent to the parent, just put the policy number on it and say "additional bill" and Guarantee Trust will match it up to the file they have started. It is the responsibility of the parents to file the claims. 24-hour coverage is from school year to school year, including summer vacation, anywhere in the world.