St. Mary's County Public Schools
Division of Fiscal Services
23160 Moakley Street, Suite 107
Leonardtown, Maryland 20650

Ms. Tammy McCourt, CPA
Deputy Superintendent

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August 2025

Dear Parents or Guardians:

Recognizing that accidents do occur and understanding that each family's insurance situation may be different St. Mary's County Public Schools has arranged with Bob McCloskey Insurance to offer student accident insurance. All student insurances, to include football, are presented in this annual communication. Continuous enrollment is available throughout the school year, which allows you to make your initial insurance enrollment decision at any time during this school year.

These plans are available to all St. Mary's County Public School students. More information about the plans is available online or by calling Bob McCloskey's office directly. The separate football insurance must be purchased through the school plan if coverage is not provided through a family health insurance plan. The football insurance only covers the student for football injuries. Upon receipt of payment, you will receive an ID card to use as proof of insurance coverage for doctors, hospitals, etc.

Parents of high school students should keep in mind that the St. Mary's County Public School System requires that all students who participate in interscholastic sports have medical insurance coverage prior to the first practice or tryouts and for the duration of all programs. This requirement can be met through participation in either a family health insurance plan or in the student accident insurance plan. Please note that students may not try out, practice, or play interscholastic sports until an insurance verification form is returned to the coach. Verification forms are available from your student's coach or at the school office.

Keep in mind that this is accident insurance; it is not health or liability insurance. The coverage provided by these plans is not intended to replace a primary health insurance plan. It should be considered as a supplement to other health and accident insurance coverage.

This policy is underwritten by Federal Insurance Company, A Chubb Company. Customer service inquiries about the plans can be made to Bob McCloskey at 1-800-445-3126 or by email at BMI@bobmccloskey.com.

The insurance company offering these plans is Bob McCloskey; they are underwritten by Federal Insurance Company, A Chubb Company. They offer an online enrollment and payment feature; please visit their website at www.bobmccloskey.com/K12Voluntary. Upon receipt of payment, you will receive an ID card as proof of insurance coverage.

All applications will be effective the day the premium is received. Coverage under the Football Plan begins on the date the premium is received and ends on the last day of the football season.

St. Mary's County Public School System does not discriminate on the basis of race, color, gender, age, national origin, marital status, sexual orientation, religion, or disability in matters affecting employment or providing access to programs.

Please give careful consideration to your insurance needs. Some parents mistakenly believe that the school system carries insurance for accidents that result from school-related activities; this type of coverage is a responsibility of the parent(s) or guardian(s).

If you have any questions in regards to the plans offered, please call Bob McCloskey at 1-800-445-3126 or by email at BMI@bobmccloskey.com.

Best wishes for a safe and successful school year!

Sincerely,

Tammy McCourt

Tammy McCourt
Deputy Superintendent

Enclosures

cc: Principals
Athletic Directors
Dr. Smith

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