Valley Park School District
Department of Technology
Chromebook Insurance Program

Chromebook Insurance Protection

In an effort to reduce costs for our families, the Valley Park School District is introducing an optional Insurance Program for devices issued to our 6th-12th grade students.

Insurance Structure

Participation in the Chromebook insurance program is optional. However, not insuring the device will increase the costs of any repairs that need to be made based on, as noted in the chart below.

There is no deductible for the first covered claim for parents who have enrolled in the Insurance program and paid the **$25.00 annual premium**. Subsequent covered claims will be assessed as follows:

	Cost(s) With Insurance	Cost(s) Without Insurance
1st incident	$0	$50
2nd incident	$25	$50
3rd+ incident(s)	$50 per incident	$50
Full replacement of device (damage)	$100	$300
Full replacement of device (theft or loss)	$100	$300

Students will be issued a loaner device while their Chromebook is repaired. If there is a deductible and payment is not made with the claim, a fine for the deductible will be placed in Infinite Campus and must be paid annually.

Please note: chargers are not included in the cost of insurance. If a student loses or damages a charger, they will be charged $30 for a replacement.

Families will be responsible for protecting the assigned device(s) from loss or damage. A deductible will be applied for occurrences after the first. An annual premium of $25.00 per device will apply.

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Students who receive free or reduced lunches will pay discounted rates for Chromebook insurance:

- Students who receive free lunch will be automatically enrolled and pay no premium.
- Students who receive reduced lunches will pay a $12.50 premium.

Students must have an updated Free/Reduced Lunch application approved for the current school year to receive these discounted rates for the Chromebook Insurance program.

Families who elect to purchase the insurance will receive a bill in August through Infinite Campus.

The Chromebook Insurance program does not cover the following:

- Dishonest, fraudulent, malicious or criminal acts.
- Loss to software, data, documents, music, videos, recordings or other personal information placed on the device by the student.
- Loss caused by the failure to use all reasonable means to protect the device.
- Disappearance of the device without submitting a copy of a formal police report to school authorities.
- Any use not in accordance with District policies and procedures.