



**St. Mary's County Public Schools**  
**Division of Fiscal Services**

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**FACT SHEET**  
**FY2025 Student Accident Insurance Program**

With any type of accident, it is critical that we make sure we convey and provide information to parents in a timely manner. Often, early assistance can *make the difference* in our relationship with parents and the community at large. Critical to this effort, it is important that school personnel understand the school system's responsibility and insurance coverage.

**The school system does not provide medical payment coverage for student accidents that result from school-related activities. Instead, it is the responsibility of the parent(s) or guardian(s) to provide such coverage.**

In collaboration with other members of the MABE Insurance Pool, the school system is making available the following student accident insurance coverage to provide affordable coverage options. The following plans are available to all St. Mary's County Public School students regardless of whether they participate in activities sponsored by the school or other sponsors. The Bob McCloskey Insurance group's website is [www.bobmcloskey.com/k12voluntary](http://www.bobmcloskey.com/k12voluntary) and it provides more information about the types of coverage available. It is summarized as follows:

**RATE INFORMATION**

	<u>Premium</u>
At-school (school time)	\$ 26.00
24-Hour	\$ 82.00
24-Hour Summer Only	\$ 27.00
Football	\$134.00
Football (Spring Only)	\$ 59.00
Football and At-school	\$160.00
Football and 24-Hour accident	\$216.00

## COVERAGE

There are several different coverage levels of voluntary student accident insurance available. We have enclosed an attachment, which provides brief descriptions of each to assist you with providing and conveying information when necessary and/or requested.

**Premiums are not collected by the school.** It is the parent's responsibility to enroll for this coverage online. Coverage becomes effective the date online enrollment is completed, the first day of school or the date the enrollment and premium are received by the company, whichever is later. Once effective, coverage continues until the policy expires (policy term being 8/01/2024 – 07/31/2025).

Remember that St. Mary's County Public School System requires that all students who participate in interscholastic sports must have medical insurance coverage prior to try-out, or the first practice 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. Students may not tryout, practice, or play interscholastic sports until an insurance verification form is returned to the coach. Verification of insurance is included in the "Authorization for Participation in Interscholastic Athletics" form which may be found in the Guide for Student Athletes and Parents, as well as at <http://www.smcps.org/tlpd/tl/athletics/forms>. Questions regarding this aspect should be directed to Mr. Michael Watson.

Benefits will be paid only if an insured student sustains an "injury" that is accidental bodily injury while this policy is in force, and such injury directly and independently causes a loss covered by the policy. Written notice of claim must be given to the company within 30 days after a loss covered by the policy occurs or starts. If such notice is not given within that time, it must be given as soon as is reasonably possible.

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](mailto:BMI@bobmccloskey.com).