



Insurance Coverage for Student Devices

Macbook Airs



Every student device issued by Southern Hancock for students in grades 5 - 12 is covered by insurance purchased by the district with student instructional fees. The cost of this policy is \$25 annually. Below you will find the terms of the school purchased insurance policy:

- This policy does not cover stolen devices, misuse, abuse, or intentional damage. An investigation will be made by building administration to determine the cost of damage.
- This policy is intended to cover catastrophic damage to the computer to protect the student from having to pay for full replacement. Minor damage to the device will be billed to the student as it is repaired and will count towards a \$100 deductible for the insurance.
- Habitual damages are not covered under this policy. Insurance is designed to cover no more than one major incident.

Examples of common laptop damages:

Damage	Student Cost	Actual Cost
Loss of Charger	\$79	\$79
Broken Screen	\$100	\$199
Broken Keyboard	\$100	\$199
Liquid Damage	\$100	\$829

Families may wish to carry additional insurance to protect the laptop in case damages to the device exceed the district's coverage. You have the option to use your own insurance carrier or you can go to <http://www.worthavegroup.com/> to take advantage of special rates offered to Southern Hancock families.

*The actual student and/or replacement cost may fluctuate due to vendor costs.