

## **2024-2025 Student Accident Insurance Renewal**

### **Voluntary Student Accident Coverage:**

For the 2024-2025 school year, Student Assurance Services will continue to provide school administration and their athletic department(s) "online forms" that guides families to our website. We will email these online forms when the renewal application is received, reviewed, and processed.

It is crucial that in the early part of July/August, that all families (PK-12) are directly notified about your school's student accident coverage. Inserting the online forms into a mass e-mail or incorporating them into a school's online registration system has been the most successful way that school districts have notified all families.

Also, with student athletes having a higher probability of sustaining an injury, your athletic department(s) and coaches need to remind families of this student accident coverage prior to the start of each sports season (Fall, Winter, Spring).

Remember, as much as this voluntary coverage benefits uninsured students & students whose health insurance has a high deductible, your policy is also an important asset if your administration/school board must resolve a student injury that occurs under the school's supervision.

### **Coverage Options & Rates:**

The coverage options & rates will remain the same for this upcoming school year. Please refer to the 2024-2025 voluntary coverage document enclosed for medical benefits and additional information.

### **Complete the Renewal Application:**

Enclosed you will find the 2024-2025 renewal application. Please read the directions and complete the highlighted areas on the application. **The renewal application is due by June 14<sup>th</sup>, 2024.**

### **Important: Coverage Options to Consider:**

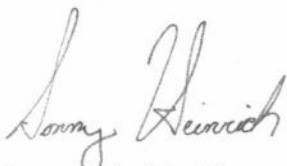
1. **Active Shooter Catastrophic Coverage:** With the continuous tragedies going on nationwide, we have seen more school districts purchase catastrophic coverage on their students. Our policies have a \$10,000 (non-deductible) accidental death benefit and a Crisis Management Benefit (\$100 per counseling session, up to 25 sessions within 1 year of a student sustaining an accidental injury).

The Catastrophic Policy is \$1.20 per student (\$500 minimum premium required)

2. **Coach's Camp-Field Trip-Recreational Coverage:** This plan is designed to provide coverage for a group of students while participating in a camp or specific event. Rates start at \$3.00 per student (\$300 minimum premium). For high-risk activities (tackle football, wrestling or gymnastics) we would review for appropriate premium.

If you have any questions about the renewal or additional coverage options, please contact me at (800)-328-2739 or [sonnyh@sas-mn.com](mailto:sonnyh@sas-mn.com).

Sincerely,



Sonny Heinrich, Director of Sales  
Student Assurance Services, Inc.

*Specializing in Accident Coverage for Students while:*

*Attending School – Playing Interscholastic Sports – Participating in Camps/Rec Programs/Youth Events*

*Toll Free: (800) 328-2739 – Fax: (651) 439-0200 – Email: [sonnyh@sas-mn.com](mailto:sonnyh@sas-mn.com)*