

# North Lake School

## Chromebook Insurance Policy

North Lake School District 14 is self-insured for its Chromebooks. Students and parents can help keep premiums and deductibles low by taking good care of the Chromebooks and chargers checked out to them. The provisions in this policy restrict coverage. Please read this policy to understand your family's rights and responsibilities, as well as what is covered.

### Costs

1. **Yearly premium of \$20. Insurance premiums / tech fee are mandatory for 6<sup>th</sup> -12<sup>th</sup> grade students and optional but highly recommended for K-5<sup>th</sup> grade students. Premiums are due before a 6<sup>th</sup> – 12<sup>th</sup> grade student will be assigned a Chromebook.** This premium is good for one school year.
2. If there is a claim for insurance coverage, **there is no deductible for the first claim** (except for lost/stolen/destroyed Chromebooks; see chart at bottom of policy). **A deductible of \$25 will apply for the second claim.**
3. Students who have insurance claims on their Chromebook more than two times during a school year (for their regular, loaner, or replacement Chromebook), will face higher per-incident deductibles. **The deductible for the third and any subsequent insurance claims will be \$50 per claim.**
4. After the second week of school, no premium refunds will be issued.
5. If a student is unenrolled from North Lake School District 14 for any reason, their Chromebook insurance policy becomes null and void on their unenrollment date. If the student later re-enrolls in the school district during the same school year, their Chromebook insurance policy will be reinstated through the end of the school year.
6. The school administration has the final say in determining insurance and repair situations.

### Covered Equipment

1. The insurance provided applies to any Chromebook issued to students by North Lake School District 14, whether it is the Chromebook originally issued, a loaner, or a replacement.
2. The deductible is the same whether the device is the original, a loaner, or a replacement Chromebook. There will **not** be an additional premium for the use of a loaner Chromebook. A student's yearly \$20 premium covers any Chromebook issued to that student during the current school year.
3. **Chromebook chargers are not covered** under the insurance policy. Chargers that are lost, damaged, or broken will be replaced at the cost of **\$25 for each occurrence**. If a charger tip breaks off inside the Chromebook and cannot be easily removed, there will be a \$25 charger replacement fee, as well as a deductible fee, if applicable.

## Exclusions

Under some conditions, NorthLakeSchoolDistrict14 will not pay for loss or damage to student Chromebooks.

These conditions are described below:

1. Not informing the Technology Department immediately of damage to the device may void the insurance coverage for that incident.
2. Damage caused by using an inappropriate charger or electrical source. Do not use a phone charger to charge your Chromebook.
3. Intentional or malicious damage.
4. Dishonest, fraudulent, or criminal acts.
5. Theft not accompanied by an associated police report.

## Claims Procedures

1. Students or parents should take their Chromebook to the Technology Department as soon as possible following the incident. If the incident happens outside of school hours, notify the Technology Department by email of the incident, then visit the Technology Department during the next day that school is in session. The Technology department can be reached at [techdept@nlake.k12.or.us](mailto:techdept@nlake.k12.or.us).
2. The Technology Department will examine the Chromebook to determine if a qualified insurance claim exists.
3. The Technology Department will complete the appropriate documentation and inform the office staff. Parents and students will receive a telephone call, letter, or email from the school when a claim is filed on a student's Chromebook.
4. Once the claim is in process, a loaner (or replacement) Chromebook will be issued to the student.
5. In cases of theft or disappearance, a copy of the associated police report must accompany the student **before** a loaner Chromebook will be issued. The police report must directly mention the theft of the Chromebook and the circumstances surrounding the theft.

The table below shows the costs associated with this insurance policy:

<b>Yearly Insurance Premium</b>	<b>\$20</b>
<b>Deductible (first claim)</b>	<b>\$0</b>
<b>Deductible (second claim)</b>	<b>\$25</b>
<b>Deductible (third and subsequent claims)</b>	<b>\$50</b>
<b>Replacement Charger</b>	<b>\$25</b>
<b>Stolen/Lost/Destroyed Chromebook (covered by the policy)</b>	<b>\$50</b>
<b>Stolen/Lost/Destroyed Chromebook (not covered by the policy)</b>	<b>\$275</b>