



February 17, 2026

Roberts Insurance would like to thank you for the opportunity to provide quotes for your Student Accident Insurance. Our primary focus has been, is and always will be Student Accident Insurance programs, products, and consulting. What differentiates Roberts Insurance from other agencies is our philosophy that student insurance programs should be uniquely designed for each individual institution. Our personalized service and attention to detail throughout the entire year is essential for our mutual success. As a result of continued support, we now insure over 160 districts throughout the state.

For the 2026/27 policy year, we are pleased to offer Fort Thomas Independent the following renewal options, including a \$7.5 million Catastrophic policy with Zurich American Insurance Company. **Health Special Risk (HSR)** will continue to process the claims:

<u>Plan 4B: Scheduled Benefit (Middle Option)</u>	
RENEWAL National Union Fire (AIG)	\$34,638.83
Berkley Accident & Health	\$50,266.83

Additionally, we have obtained quotes through the following companies, including the same \$7.5M Catastrophic coverage with Zurich American Insurance Company for your consideration.

<u>Plan 4.5: Scheduled Benefit (Middle Option)</u>	
Zurich	\$54,033.83
AXIS	\$39,807.83
Chubb	\$44,508.83
Everest	\$49,928.83
Hartford	Declined to Quote, Indication upwards of \$50,000

If you have any questions, please contact us by phone at 859-623-7684. We can also be reached by email:

Joe Roberts: joe@bobrobertsins.com
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We appreciate the opportunity to handle your insurance needs again during the upcoming policy year. We look forward to hearing from you!