

**** Revised Proposal ****

Bollinger, Inc.
Student Accident Insurance Proposal
Designed Especially for

Todd County Board of Education

Bollinger Contact:	Douglas W. Smith	Proposal Type:	New
Phone Number:	1-800-350-8005, Ext. 8085	Proposal #:	024976
Carrier:	Monumental Life Insurance Company	Plan Year:	2013-2014
Supplies Sent To:	NA	Policy #:	To Be Assigned
Broker Representative:	Higgins Insurance & Benefits	Effective Date:	08/01/13
		Expiration Date:	07/31/14

Student Coverage Including Interscholastic Athletics & Football

Coverage	Plan Options	Maximum Benefit	Benefit Period	Payment Basis	Deductible
All Students & Athletes	Plan 1	\$5,000,000	10 Year	Excess	\$0
This plan does not include Senior High School Athletes. Senior High Interscholastic Athletes, Cheerleaders, Student Coaches, Managers, and Trainers are not eligible for coverage under this plan.					

Athletic Coverage Including All Interscholastic Sports & Football

Coverage	Plan Options	Maximum Benefit	Benefit Period	Payment Basis	Deductible
All Athletes	Plan 1	\$25,000	2 Year	Excess	\$0
This plan covers Senior High School Athletes ONLY. Senior High Interscholastic Athletes, Cheerleaders, Student Coaches, Managers, and Trainers are eligible for coverage under this plan.					

Additional Comments

Physical Therapy is limited to \$1,000 Maximum on Both the Compulsory and Athletic Plan.

Annual Premium: \$29,379.00

Extended Student 'Round-the-Clock Coverage

Coverage	Plan Options	Maximum Benefit	Benefit Period	Payment Basis	Deductible
Voluntary Students	Standard Plan	\$500,000	5 Year	Excess	\$0

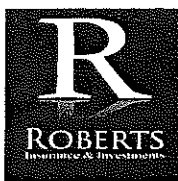
The Extended 24 Hour 'Round-the-Clock Voluntary Plan is purchased on an individual basis by Students.

Voluntary Student Plan Rate is \$76.00

We thank you for the opportunity to provide a proposal for your insurance needs. Please feel free to call your sales representative if you have any questions about this proposal.

Accepted: _____ Title: _____ Date: _____

To effect coverage, please sign and return this form in the enclosed envelope as soon as possible.



June 4, 2013

Ms. Makka Wheeler
Todd County Schools
205 Airport Road
Elkton, KY 42220

Dear Ms. Wheeler:

Roberts Insurance would like to thank you for the opportunity to service the student accident needs for Todd County Schools. Our primary focus has been, is and always will be student accident insurance programs, products and consulting. What differentiates Roberts Insurance from other insurance agencies is our philosophy that student insurance programs and products should be uniquely designed for each individual institution. Our personalized service and attention to detail throughout the year, every year and not just at renewal times, is essential for our mutual success.

As a result of your continued support, the number of districts in our program has grown to over 140 throughout the state. Our agency has access to multiple carriers. We can tailor your plan to suit your needs and help you navigate through this difficult market.

For the 2013/14 school year, your *revised* renewal options through K&K Insurance with Nationwide Life Insurance Company, including a \$6 million Catastrophic policy with National Union Fire Insurance are:

- Plan 3: 100% Usual & Customary with a \$1,000 limit on physical therapy - \$29,496.14
- Plan 4: Middle Option - \$25,339.70 **LOTS OF LIMITS**

We were also able to secure an alternate quote through Bollinger, Inc. with Monumental Life Insurance Company as follows:

- Plan 1: 100% Reasonable & Customary - \$34,337.00

← *Comparable to Higgins Quote*

We look forward to the opportunity to service your insurance needs again next school year. If you have any questions, please contact us by phone at 1-877-757-2581 or email at joe@bobrobertsins.com or john@bobrobertsins.com.

Sincerely,

Bob Roberts

Joe Roberts

John Roberts