**THIS IS A DECISION PAPER**

**TO:** MEMBERS OF THE HARDIN COUNTY BOARD OF EDUCATION

**FROM:** TERESA MORGAN, SUPERINTENDENT

**DATE:** MARCH 21, 2019

**SUBJECT:** STUDENT ACCIDENT INSURANCE

**DISCUSSION**

The district currently provides every student with an accidental student insurance policy through Roberts Insurance and Investments for a cost of $54,657. This policy covers all students at any school sponsored and/or school supervised activity along with catastrophic coverage for all students. This plan has been very beneficial to our students and families this year and the continuation of this insurance for our students would be greatly appreciated by all. The current renewal price is $65,607 for the 2019-2020 school year. The increase in premium is due to claims made in regards to athletics (Football) and playground accidents; with that said this policy prevents these claims being applied to our general liability keeping these premiums stable. Roberts Insurance has provided us with excellent service and a great staff to assist our needs.

**RECOMMENDATION:**

I recommend that the Hardin County Board of Education approve a one year contract with Roberts Insurance and Investments. This contract for $65,607 includes 100% usual and customary coverage with a $1000 limit on physical therapy along with $7,500,000 in catastrophic insurance.

**RECOMMENDED MOTION:**

I move that the Hardin County Board of Education approve a one year contract with Roberts Insurance and Investments. This contract for $65,607 includes 100% usual and customary coverage with a $1000 limit on physical therapy along with $7,500,000 in catastrophic insurance.