

RI  
ROBERTS INSURANCE

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[www.bobrobertsinsurance.com](http://www.bobrobertsinsurance.com)

March 18, 2009

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

Dear Ms. Wheeler:

We at Roberts Insurance would like to thank you for the opportunity to service the student accident insurance needs for Todd County Schools. As a result of your continued support, the number of districts in our program has grown to over **140** throughout the state of Kentucky.

Our student accident plan:

- provides Basic coverage for **100% of the Usual and Customary** charges without scheduled benefits up to \$25,000.
- includes coverage for heat related injuries.
- provides a **lifetime** Catastrophic benefit of \$5 million.
- includes additional benefits for College Education, Special Expenses, Ancillary Illnesses or Injuries, Adjustment Expenses and Disability.
- is written with the same company that provides coverage for the KHSAA and NCAA.
- does not limit the number of physical therapy visits.
- provides automatic coverage for field trips, camps and summer athletic exposures and eliminates the need to purchase additional policies.
- is endorsed by the Kentucky School Boards Association and will qualify you for a 25% discount on their general liability coverage. Please contact Myron Thompson at 1-800-852-8912 for information.
- provides coverage for teachers and coaches.
- includes an extended benefit period for dental claims.

For the 2009/2010 school year, your total premium will be \$22,670.61. In order to renew your coverage, please complete the enclosed applications and return in the envelope provided as soon as possible. If you have any questions, please contact us by phone at 1-877-757-2581 or email at [joe@bobrobertsins.com](mailto:joe@bobrobertsins.com) or [john@bobrobertsins.com](mailto:john@bobrobertsins.com).

Sincerely,

*Bob, Joe + John*

Bob, Joe and John Roberts

*20,207.61 08-09 premium  
12% increase*