



March 4, 2024

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 2024/25 school year, we are pleased to offer Garrard County Schools the following renewal options, including a \$7.5 million Catastrophic policy with Zurich American Insurance Company. K&K Insurance will continue to process the claims for all carriers below:

**Plan 3: 100% Usual & Customary with a \$1,000 limit on physical therapy**

<b>Zurich (Current)</b>	<b>\$68,614.20</b>
<b>AXIS</b>	<b>\$74,217.80</b>
<b>Hartford</b>	<b>\$72,992.80</b>

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  
John Roberts:             john@bobrobertsins.com

We appreciate the opportunity to handle your insurance needs again during the upcoming school year. We look forward to hearing from you!

# **Catastrophic Summary of Benefits**

Underwritten by Zurich American Insurance Company

## Accident Medical Benefits

- Maximum Benefit Amount: \$7.5 million
- Deductible: \$25,000
- Corridor Deductible
- Benefit Period: 10 years
- Deductible must be satisfied within two years from the date of the Covered Accident

## Catastrophe Cash Benefit

- Maximum Benefit Amount: \$500,000
- Initial Lump Sum Benefit Amount: \$104,000
- Monthly Benefit Amount: \$3,300 payable for up to 120 months

## Heart Failure Benefit

- Benefit Amount- \$10,000

## Seat Belt/Air Bag Benefit

- Maximum Benefit Amount- \$5,000 each

## Accidental Death Benefit

- Benefit Amount- \$10,000

## Accidental Dismemberment Benefit

- Maximum Benefit Amount- \$20,000