



February 3, 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 Russellville Independent the following renewal from **Zurich American Insurance Company**, including a \$7.5 million Catastrophic policy also with Zurich. **K&K Insurance** will continue to process the claims:

- **Plan 3: 100% of Usual & Customary with \$1,000 Limit on Physical Therapy - \$13,045.40**

Additionally, we have obtained a quote for an alternate plan from Zurich, including the same \$7.5M Catastrophic coverage also with Zurich for your consideration. **K&K Insurance** will continue to process the claims:

- **Plan 2: 100% of Usual & Customary with \$2,000 Limit on Physical Therapy - \$13,667.40**

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 policy year. We look forward to hearing from you!

BASE COVERAGE	ZUR Plan 2	ZUR Plan 3
Maximum Benefit per Insured per Injury	\$25,000	\$25,000
Base Benefit Period	2 years	2 years
First Expense Incurred Within	180 days	180 days
Accidental Death	\$10,000	\$10,000
Room & Board (Inpatient)	100% U&C	100% U&C
Hospital Misc Expenses (Inpatient)	100% U&C	100% U&C
Hospital Misc Expenses (Outpatient)	100% U&C	100% U&C
Day Surgery Miscellaneous	100% U&C	100% U&C
Registered Nurse Services	100% U&C	100% U&C
Emergency Room Services	100% U&C if rendered within 72 hours of Accident	100% U&C if rendered within 72 hours of Accident
Physician Non-Surgical Services	100% U&C	100% U&C
Physician Surgical Services (Inpatient or Outpatient)	100% U&C	100% U&C
Assistant Surgeon/Physician	100% U&C	100% U&C
Anesthetist Services (Not including supervision)	100% U&C	100% U&C
X-rays	100% U&C	100% U&C
Diagnostic Imaging (MRIs & CAT Scans)	100% U&C	100% U&C
Radiological Procedures	100% U&C	100% U&C
Laboratory Services	100% U&C	100% U&C
Combined Ground & Air Ambulance Services	100% U&C	100% U&C
Rehabilitative Appliances	100% U&C	100% U&C
Physical Therapy	\$2,000 Max	\$1,000 Max
Prescription Drugs	100% U&C	100% U&C
Dental (10-year benefit period)	100% U&C	100% U&C
CATASTROPHIC COVERAGE	ZURICH	ZURICH
Accidental Death	\$10,000.00	\$10,000.00
Accidental Dismemberment	\$20,000 Max	\$20,000 Max
Deductible*	\$25,000	\$25,000
Catastrophic Benefit Period	10 years	10 years
Catastrophic Maximum Benefit	\$7,500,000 Max	\$7,500,000 Max
*Catastrophic deductible satisfied by Base Coverage		
NOTE: These policies contain some benefits that are scheduled. This comparison represents a summary of benefits. Please refer to the actual policy for a complete description of limitations and benefits.		