

Lake Wales Charter Schools and their staff are committed to maintaining a safe environment for your children and providing students with the educational and recreational activities that they need and deserve. However, accidents do happen every day during recess periods, sports, physical education classes and other school activities.

Because of this, the LWCS system has purchased "School Time Accident Coverage," a supplemental student accident insurance policy. This insurance provides coverage during the hours and days when school is in session and while students are attending school or participating in school-sponsored and supervised activities on or off school premises.

The policy purchased by LWCS is not intended to replace family or employer provided medical insurance plans. The policy purchased by LWCS contains specified benefit limits and will not provide 100% coverage for all medical expenses due to a school-related accident. The school cannot assume liability for expenses that may be incurred due to a school-related injury or any expenses not covered by insurance.

The school policy is 'secondary' coverage designed to supplement rather than replace other primary insurance. Parents of injured students must first file a claim with any other family or employer provided group plans before filing a claim under the school policy. The school policy will not pay for any expenses that are collectible from other primary sources of coverage.

Families have the option of purchasing additional 24-Hour Accident Coverage to add to the School Time Accident Coverage for an additional premium.

Brochures explaining School Time Accident Coverage and the optional 24-Hour Accident Coverage are available at each school in the Lake Wales Charter Schools system.

The 2010-2011 Student Accident Insurance program is administered by The Maksin Group of Camden, NJ, and underwritten by National Union Fire Insurance Company of Pittsburgh.