

St. Joan of Arc School

230 South Law Street Aberdeen, Maryland, 21001

Grounded in Faith, Focused on the Future

Phone (410)272-1387 Fax (410)272-1959 school@stjoanarc.org

September 3, 2020

Dear SJA Families,

Thank you so much to all SJA families! Despite the restrictions this year, we have had an awesome start to 2020-21. Please continue to reach out to myself, Mrs. Tokarski, or the teachers with your questions or concerns. We are partners in providing an excellent Catholic school education to your children!



All families should have received two name signs to hang from their car mirror. Displaying your last name allows us to dismiss more quickly. **Please also display your name tag in your car upon arrival**. Since we have to confirm that the wellness survey is completed for each child this would be helpful. It is difficult to see through the windows and masks!

Parents, please remember to **please complete all checklist items in School Admin** for each student. If your student is returning remotely, you need not complete the Acknowledgement or Assumption of Risk form at this time. These forms should be completed if the student attends in-person.

Please remember to join the online meeting for Back to School Night tonight for grades 1 through 5 and tomorrow evening for middle school. Schedule is as follows:

- Wednesday, Sept. 2nd 6:30-7:30PM Grades 1 and 2
- Wednesday, Sept. 2nd 7:30-8:30PM Grades 3, 4 and 5
- Thursday, Sept. 3rd 7-8PM Middle School

A reminder to students: during instruction, they must follow the **Video Conferencing Expectations** (attached). It is very important that students behave as they would in the classroom, particularly to listen and not have a side conversation during instruction. The teacher will give the student a warning if they are having difficulty following the guidelines; a reflection will follow if the behavior continues. We want students who are learning remotely to receive instruction. If parents have a question/concern, they should email the teacher at another time after class.

You are still able to purchase the SJA 2019-2020 Yearbook. Price: \$19.95 Go to commpe.pictavo.com (Enter "Maryland"; Enter "Aberdeen"; Enter "St. Joan of Arc School". The delivery is later this year.

There are many questions regarding this year's volunteer hours. The number of hours required will depend upon the events and fundraisers that we are able to hold this school year. We need to ensure

that there will be enough opportunities to complete the hours. We hope that we will have fewer restrictions and more events as the year progresses and will keep you posted.

St. Joan of Arc Parish is re-opening the Good Samaritan ministry on Saturdays. The food pantry is in need of peanut butter and jelly. If you would like to help feed the poor by donating these items, please send them in with your child.

The St. Joan of Arc Home School Association is the formal association binding the parents, students and teachers more closely and supports all efforts of St. Joan of Arc School. HSA is in need of some volunteers to fill the vacant positions of Treasurer, Events Coordinator, and Member at Large. For more information, please contact HSA President, Mrs. Jamie Ayd. theayds@verizon.net Thank you for your help!

The Office of Risk Management is offering student accident insurance for the safety and protection of our students. Similar to past years, our insurance program is a two-tiered approach: a voluntary paid basic plan providing up to \$25,000 coverage purchased by the students' families, and a catastrophic plan that has a \$5,000,000 coverage limit and a \$25,000 deductible, provided by the AOB for those schools participating in the AOB Property & Casualty insurance program. Attached is a brochure if you are interested.

Due to restrictions from the State of Maryland, the **Extended Care Program will have limited space this year**. Priority will be given to children of parents who need care every day and are required to leave home for work. We have very few spots left! Attached are the registration form and the health form which must be submitted in order to secure a spot for your child. Please contact Sandra Fink for more information. sfink@stjoanarc.org

Peace and all good,

Mrs. Ginger Bahr, Principal St. Joan of Arc School 230 South Law Street Aberdeen, Maryland 21001 Phone (410)272-1387 vbahr@stjoanarc.org

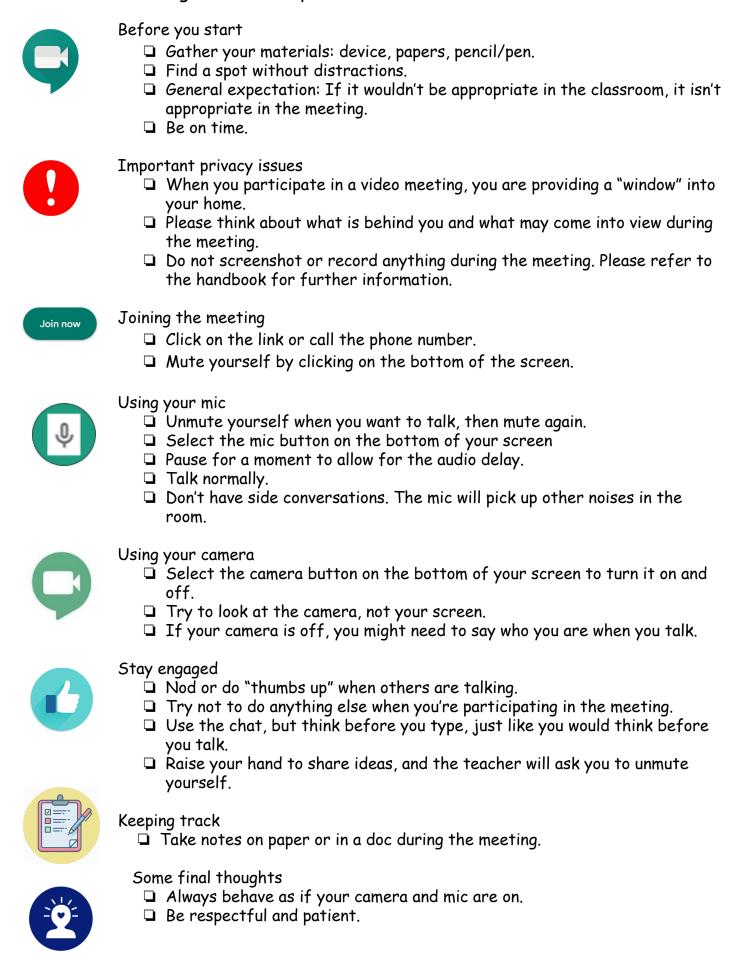








Video Conferencing: Student Expectations





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EXTENDED DAY PROGRAM 2020 - 2021

The Extended Day Program is in operation on regular school days including scheduled half days and AOB Professional days as long as the 7+ attendance is reached. Parents will be billed monthly. We provide this service at a lower cost than most programs for parent convenience. The program operates under a letter of compliance from the State of Maryland and therefore meets all MSDE requirements.
*NOTE: A Registration form and Emergency Form are mandatory. These must be completed and submitted before the child is allowed to attend Extended Care. Your child cannot be admitted to Extended Care without these forms. A \$50 deposit is required for registration for any care other than Drop-In. Thank you.

The **monthly** costs for the Extended Day Program are:

	1 Child	2 Children	3 Children
7:00-8:00AM	\$ 120.	\$ 210.	\$ 280.
3:10-4:10PM	\$ 120.	\$ 210.	\$ 280.
7:00-8:00AM and 3:10-4:10PM	\$ 185.	\$ 275.	\$ 345.
3:10-6:00PM	\$ 210.	\$ 310.	\$ 390.
Drop-in rates per hour	\$ 7.	\$ 12.	\$ 17.

EXTENDED DAY PROGRAM REGISTRATION FORM

Father/Guardian		_ Primary #
Address		Secondary #
e-mail address		_
Mother/Guardian		_ Primary #
Address		Secondary #
e-mail address		_
NAMES OF CHILDREN		GRADE IN SEPTEMBER
	_	
PLEASE INDICATE HOW YOU WILL BE USI	NG THE EXTEND	DED CARE PROGRAM:
☐ Before School Care☐ After School Care (3:10-4:10PM)☐ After School Care (3:10-6:00PM)	•	☐ Drop-In
Parent Signature	[Date

EMERGENCY FORM

INSTRUCTIONS TO PARENTS:

Complete all items on this side of the form. Sign and date where indicated.
 If your child has a medical condition which might require emergency medical care, complete the back side of the form. If necessary, have your child's health practitioner review that information.

NOTE: THIS ENTIRE FORM MUST BE UPDATED ANNUALLY.

Enrollment Date			First				
				. Davis of Francisco A			
			Hours &	& Days of Expected A	ttendance		
child's Home Addre	Street/Apt.#	Transition		City		State	Zip Code
Parent/Gu	ardian Name(s)	Relationship		Y, EL TOTAL ENTE	Phone Num	ber(s)	WELL TO THE
			Place of En	nployment:	C:		H:
		0	W:				
			Place of Em	nployment:	C:		H:
			W:				
lame of Person Au	thorized to Pick Up Child				-		
Address		Last			First	R	elationship to Child
	Street/Apt.#	1 14111	City		State	Zip Code	ii
any Changes/Addit	ional Information						
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ANNUAL UPDATE	S(Initials/Date)	(miliais/Dale)		(Initials/Date)			
/hen parents/guar	(Initials/Date)	list at least one pers		e contacted to pick u	p the child in an	emergency:	
/hen parents/guar	(Initials/Date)	list at least one pers	son who may t	e contacted to pick u	p the child in an	emergency:	
Vhen parents/guar	(Initials/Date) dians cannot be reached,	list at least one pers	son who may t	e contacted to pick u	p the child in an	emergency:	
/hen parents/guar	(Initials/Date)	list at least one pers	son who may t	e contacted to pick u	p the child in an	emergency:	
/hen parents/guar . Name Address	(Initials/Date) dians cannot be reached, Last Street/Apt.#	list at least one pers	con who may t	e contacted to pick u	p the child in an	emergency:(W) _	Zip Code
Vhen parents/guar . Name Address Name _	(Initials/Date) dians cannot be reached,	list at least one pers	con who may t	pe contacted to pick u	p the child in an	emergency:(W) _	Zip Code
Vhen parents/guar . Name	(Initials/Date) dians cannot be reached, Last Street/Apt.#	list at least one pers	con who may t	pe contacted to pick u	p the child in an	emergency:(W) State(W) _	Zip Code
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INSTRUCTIONS TO PARENT/GUARDIAN:

- (1) Complete the following items, as appropriate, if your child has a condition(s) which might require emergency medical care.
- (2) If necessary, have your child's health practitioner review the information you provide below and sign and date where indicated.

Medical Condition(s):	Date of Birth:
Medical Condition(s):	
Medications currently being taken by your child:	
Date of your child's last tetanus shot:	
Allergies/Reactions:	•
EMERGENCY MEDICAL INSTRUCTIONS: (1) Signs/symptoms to look for:	
(2) If signs/symptoms appear, do this:	
(3) To prevent incidents:	
OTHER SPECIAL MEDICAL PROCEDURES THAT MAY BE NEEDED:	
COMMENTS:	
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Note to Health Practitioner: If you have reviewed the above information, please complete the follo	,
Name of Health Practitioner Date (

2020-2021 Student Accident Coverage

Serviced by: **K&K Insurance Group, Inc.** Phone: 855-742-3135

Remember to visit our website for faster enrollment: www.studentinsurance-kk.com
Online Enrollment—Secured Accident Coverage can be purchased any time throughout the year.

ACCIDENT ONLY COVERAGE: The Policy provides benefits for loss due to a covered Injury up to the Maximum Benefit of \$25,000 for each Injury. Provided that treatment by a qualified, licensed Physician begins within 60 days from the date of Injury, benefits will be paid for Covered Medical Expenses incurred within 52 weeks from the date of Injury up to the Maximum Benefit per service as shown below.

SCHEDULE OF BENEFITS: Maximum Benefits Paid As Specified Below. Medically Necessary and Reasonable Charges are based on the 75th percentile.

Compare and Choose	Low Option Accident Only	High Option Accident Only
Maximum Benefit:	\$25,000 (For Each Injury)	\$25,000 (For Each Injury)
Deductible:	\$0	\$0
npatient		
Room & Board:	Up to \$150 per day/ Semi-private room rate	80% of Reasonable Charges/ Semi-private room rate
ospital Miscellaneous:	\$600 maximum per day	\$1,200 maximum per day
egistered Nurse:	75% of Reasonable Charges	100% of Reasonable Charges
hysician's Visits: Benefits are limited to one visit per day and do not apply when related to surgery)	\$40 first day/\$25 each subsequent day	\$60 first day/\$40 each subsequent day
Dutpatient		
Day Surgery Miscellaneous:	\$1,000 maximum	\$1,200 maximum
Physician's Visits: Benefits are limited to one visit per day and do not apply when related to surgery or Physiotherapy)	\$40 first day/ \$25 each subsequent day	\$60 first day/ \$40 each subsequent day
Outpatient Physical Therapy: Benefits are limited to one visit per day)	\$30 first day/\$20 each subsequent day/ 5 days maximum	\$60 first day/\$40 each subsequent day/ 5 days maximum
mergency Room Services: Treatment must be rendered within 72 hours from the time of the injury)	\$150 maximum	\$300 maximum
-Rays:	\$200 maximum	\$600 maximum
liagnostic Imaging Services:	\$300 maximum	\$600 maximum
aboratory:	\$50 maximum	\$300 maximum
Prescription Drugs:	\$75 maximum	\$200 maximum
njections:	No Benefits	No Benefits
Orthopedic Braces & Appliances:	\$75 maximum	\$140 maximum
npatient and/or Outpatient		
Surgery Fees:	\$1,000 maximum	\$1,200 maximum
nesthetist:	20% of Surgery Allowance	25% of Surgery Allowance
ssistant Surgeon:	20% of Surgery Allowance	25% of Surgery Allowance
ambulance:	\$300 maximum	\$800 maximum
Consultant:	\$200 maximum	\$400 maximum
ental Treatment due to Injury to Teeth: For Injury to sound, natural teeth only)	\$10,000 maximum per policy term	\$10,000 maximum per policy term
deplacement of Eye Glasses, Contact Lenses or Hearing Aids that are broken as a result of a covered Injury:	100% of Reasonable Charges	100% of Reasonable Charges
Durable Medical Equipment:	No Benefits	No Benefits
Naternity:	No Benefits	No Benefits
Complication of Pregnancy:	No Benefits	No Benefits

Expenses for the following are not covered: Prosthetic Devices, Mental and Nervous Disorders, Injections.

Choose Your Coverage Plan: One-Time Payment For Accident Coverage

PLEASE NOTE - FOR COVERAGE PLANS LISTED BELOW

Coverage Effective Date: A person's coverage takes effect at the later of the date his or her completed application and premium is received by the company or the effective date of the policy issued to his or her school or school district.

Coverage Termination Date: Coverage ends on the earlier of the date his or her coverage has been in force for twelve months or the first day of the next school year. All coverage ceases if the policyholder cancels the policy or when the person ceases to be eligible. Termination of coverage for any reason will not affect a claim which occurs before coverage ends.

	Low Option	High Option
24-Hour Accident (Students & Employees) Around-the-clock/anywhere in the world. Before, during and after school. Weekends, vacation and all summer including summer school. School sponsored and extracurricular sports excluding High School Football.	\$82.00	\$122.00
24-Hour Accident (Summer Only Coverage, Students Only) Summer begins on the first day after the school year ends. Summer ends the first day of the next school year.	\$27.00	\$38.00
At-School Accident (Students & Employees) During the regular school term, on school premises while school is in session. Direct and uninterrupted travel to and from home and scheduled classes. School Sponsored and supervised activities and sports excluding High School Football. Travel to and from school sponsored and supervised activities and sports while in a school furnished or approved vehicle.	\$26.00	\$35.00
High School Football (Full Year) Play or practice of regularly scheduled football. Consult your Athletic Department for enrollment instructions.	\$134.00	\$205.00
High School Football (Spring Only Rates) For new players who participate in spring training and not already insured under Football Coverage. Sports seasons are defined by your state high school athletic association.	\$59.00	\$87.00
High School Football and At-School Accident (Covers all athletics)	\$160.00	\$240.00
High School Football and 24-Hour Accident (Covers all athletics)	\$216.00	\$327.00

Facts about the Policy

- 1. WHO IS ELIGIBLE: students of the policyholder who make the required premium contribution for the coverage selected are eligible. Student status continues after graduation and between school years unless the person enrolls at a different school district.
- 2. The Master Policy on file with the school district is a non-renewable policy.
- 3. This is a limited benefit policy.
- 4. COVERAGE EFFECTIVE DATE: A person's coverage takes effect at the later of the date his or her completed application and premium is received by the company or the effective date of the policy issued to his or her school or school district.
- 5. COVERAGE TERMINATION DATE: Coverage ends on the earlier of the date his or her coverage has been in force for twelve months or the first day of the next school year.
 - All coverage ceases if the policyholder cancels the policy or when person ceases to be eligible. Termination of coverage for any reason will not affect a claim which occurs before coverage ends.
- 6. LATE ENROLLMENT: Coverage may be purchased at any time during the school year. There is no premium reduction for any individual who enrolls late in the year
- 7. CANCELLATION: Coverage under the Policy will not be cancelled, and accordingly, premiums may not be refunded after acceptance by the Company. However, a pro-rata refund of premium shall be made in the event a Covered Person enters the Military Service.
- 8. STUDENT TRANSFER: The policy continues to be in force anywhere in the world if the Covered Person should relocate prior to the expiration of coverage

Enroll online at: www.StudentInsurance-kk.com

or by mail using attached enrollment form.

- 1. Complete and detach the enrollment form.
- 2. Make check or money order payable to Nationwide Life Insurance Company. Do not send cash. The Company is not responsible for cash payments.
- 3. Write your child's name on your check or money
- 4. Mail completed enrollment form with payment back to:

K&K Insurance Group, P.O. Box 2338 Fort Wayne, IN 46801-2338

- 5. Your cancelled check, credit card billing, or money order stub will be your receipt and confirmation of payment.
- 6. Keep this brochure for future reference. Individual policies will not be sent to you.

Privacy Policy

We know that your privacy is important to you and we strive to protect the confidentiality of your nonpublic personal information. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law. We believe we maintain appropriate physical, electronic and procedural safeguards to ensure the security of your nonpublic personal information.

Administered by:

K&K Insurance Group, P.O. Box 2338, Fort Wayne, IN 46801-2338

Student's Name	
If premium has been paid, the above has been insured t	
School District:Accident Only Coverage:	
Paid by Check # Amount Paid:_ Policy #	Date Paid:
Underwritten by: Nationwid Claims Questions: K&K 1712 Magnavox Way • Fort Way	Insurance Group, Inc.

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Policy Exclusions and Limitations for Accident Only Coverages

The following exclusions apply to any and all Benefits and any applicable Riders, unless otherwise specifically referenced. We will not pay Benefits for:

- 1. An Injury or Loss that is:
 - a. caused by war or any act of war, declared or undeclared, whether civil or international, or any substantial armed conflict between organized forces of military nature (which does not include acts of terrorism);
 - caused while the Insured is serving full-time active duty (more than 31 days) in any Armed Forces;
 - c. caused by participating in a riot or violent disorder;
 - d. the result of an Insured's taking part in committing or attempting to commit a felony, or engaging in any unlawful act or illegal occupation, or committing or provoking an unlawful act;
 - e. the result of the Insured being under the influence of any drug, narcotic, intoxicant or chemical (unless prescribed by a Physician and taken according to the Physician's instructions) as defined by the law of the jurisdiction in which the Accidental Injury occurred. Conviction is not necessary for determination of being "under the influence.": or
 - f. intentionally self-inflicted, including suicide or attempt thereof, while sane or insane.

- 2. An Injury or Loss that is the result of travel or flight (including getting in or out, on or off) in any aircraft except solely as a fare-paying passenger in a commercial aircraft, or as a passenger in a Policyholder chartered aircraft, provided such aircraft has a valid and current airworthiness certificate and is operated by a duly licensed or certified pilot, and while such aircraft is being used for the sole purpose of transportation and such travel is listed as a Covered Activity in the Schedule of Benefits.
- Any Accident where the Insured is the operator and does not possess a current and valid motor vehicle operator's license (except in a Driver's Education Program).
- 4. An Accident that occurs while:
 - a. participating in any hazardous activities, including the sports of snowmobile, ATV (all terrain or similar type wheeled vehicle), personal watercraft, sky diving, scuba diving, skin diving, hang gliding, cave exploration, bungee jumping, parachute jumping or mountain climbing;
 - riding, driving, or testing a motorized vehicle used in a race or speed contest, sport, exhibition work or test driving. Motorized Vehicle for purposes of this provision

- means any self-propelled vehicle or conveyance, including but not limited to automobiles, trucks, motorcycles, ATV's, snow mobiles, tractors, golf carts, motorized scooters, lawn mowers, heavy equipment used for excavating, boats, and personal watercraft. Motorized Vehicle does not include a Medically Necessary motorized wheelchair, unless such activity is specifically listed as a Covered Activity in the Schedule of Benefits.
- Medical or surgical treatment, diagnostic or preventative care of any Sickness, except for treatment of pyogenic infection that results from an Accidental Injury or a bacterial infection that results from the Accidental ingestion of contaminated substances.
- Any Heart or Circulatory Malfunction, whether or not known or diagnosed, except as may be otherwise covered under the Policy or unless the immediate cause of such malfunction is external trauma.

Additional exclusions for the Accident Medical Expense Benefit and any applicable Riders: We will not pay Benefits for:

- 1. Expenses Incurred for services or treatment rendered by a Physician, Nurse or any other Provider who is:
 - a. employed or retained by the Policyholder, or its subsidiaries or affiliates;
 - b. the Insured, or the Insured's Family Member.
- Expenses Incurred for charges which the Insured would not have to pay if he/she did not have insurance or for which no charge is made.
- Expenses Incurred for charges which are in excess of Reasonable Charges.
- 4. That part of medical expenses payable by any automobile insurance Policy without regard to fault.
- Expenses Incurred for any treatment that is considered to be experimental by the American Medical Association (AMA) or the American Dental Association (ADA).
- 6. Expenses Incurred for the examination, prescription,

- purchase, or fitting of eyeglasses, contact lenses, or hearing aids, unless Injury has caused impairment of sight or hearing or unless repair or replacement of existing eye glasses, contact lenses or hearing aids is necessary as a result of a covered Injury.
- 7. Expenses Incurred for new, or repair or replacement of, dentures, bridges, dental implants, dental bands or braces or other dental appliances, crowns, caps, inlays or onlays, fillings or any other treatment of the teeth or gums, except as a result of Injury up to the Dental Maximum shown in the Schedule of Benefits, if applicable.
- Expenses Incurred for personal comfort or convenience items including, but not limited to, Hospital telephone charges, television rentals, or guest meals.
- Expenses Incurred for or in connection with Custodial Care, unless otherwise specified in the Schedule of Benefits.

- 10. Expenses Incurred for supervision of an anesthetist.
- 11. Expenses Incurred for Durable Medical Equipment rental in excess of the purchase price.
- 12. Expenses Incurred for subsequent repairs and replacement of prosthetic devices.
- 13. Expenses Incurred for any condition covered by any Workers' Compensation Act, Occupational Disease law or similar law.

Accident Only Definitions:

Injury A bodily injury which is:

- directly and independently caused by specific Accidental contact with another body or object;
- a source of loss that is sustained while the Insured Person is covered under this Policy and while he or she is taking part in a Covered Activity.

For all Benefits, Injury includes Heart and Circulatory Malfunction, subject to the following conditions:

- Malfunction must occur before age 65 while the Insured is taking part in a Covered Activity; and
- The symptom(s) of such malfunction(s) is (are) first medically treated while the Policy is in force with respect to the Insured and within 48 hours of having taken part in a Covered Activity; and
- 3. Such Insured has not, within one year prior to the date of participation in the Covered Activity, been medically diagnosed with, or received any medication for, any myocardial infarction, angina pectoris, coronary thrombosis, hypertension, heart attack, or a cerebral vascular incident.

For the Accident Medical Expense Benefit, Injury also includes repetitive motion injuries resulting from participation in a Covered Activity. Repetitive motion injuries are injuries such as, but not limited to, strains, sprains, hernias, tennis elbow, tendonitis, bursitis, and muscle tears. The repetitive motion injury must be diagnosed by a Physician and occur within 30 days of participation in a Covered Activity.

All Injuries sustained in one Accident, including all related conditions and recurrent symptoms of these Injuries will be considered as one Injury.

Accidental Death & Specific Loss Benefits:

The Aggregate Limit is \$500,000 and is the maximum amount payable for claims incurred for all Insureds under the Policy which are caused by any one Incident that occurs when the Policy is in force. If this limit is not sufficient to pay the total of all such Claims, then the Benefit payable to any one Insured will be determined in proportion to our total aggregate limit of liability. This Aggregate Limit of Liability applies only to Accidental Death and Specific Loss Benefits.

Life	\$10,000
Both arms or both legs	\$10,000
Both hands and both feet	\$10,000
One arm and one leg	\$10,000
One hand and one foot	\$10,000
Either both hands or both feet	\$10,000
Speech and hearing in both ears	\$10,000
The sight of both eyes	\$10,000
The sight of one eye and either one hand or one foot	\$10,000
Either one arm or one leg	\$7,500
Either one hand or one foot	\$5,000
Speech or hearing in both ears	\$5,000
Sight of one eye	\$5,000
Hearing in one ear	\$2,500
Both the thumb and index finger of one hand	\$2,500

Enroll online for quicker service at www.StudentInsurance-kk.com

or complete and mail this form

Enrollment Form (School Year 2020-2021)

Student's Last Name:			
Student's First Name:			
Student's Middle Name:	Dat	e of Birth:	
Street Address:			
City:	State:	Zip:	
Name of School District (required):			
Name of School:			
Grade Level: ☐ Pre-K/Headstart ☐ Kindergarten/Elementar	ry	☐ High School/Above	
Signature of Parent or Guardian:		-	
Date:Email Address:			
Student Insurance			
Accident Only Coverage Plans		Low Option	High Option
24-HOUR		\$82.00	\$122.00
24-HOUR Summer Only		\$27.00	\$38.00
AT-SCHOOL		\$26.00	\$35.00
HIGH SCHOOL FOOTBALL COVERAGE Full Year		\$134.00	□ \$205.00
HIGH SCHOOL FOOTBALL COVERAGE Spring Only For New Players		\$59.00	\$87.00
HIGH SCHOOL FOOTBALL and AT-SCHOOL Covers all athletics		\$160.00	\$240.00
HIGH SCHOOL FOOTBALL and 24-HOUR Covers all athletics		\$216.00	□ \$327.00
Enclose check for total payment payable to: Nationwide I DO NOT SEND CASH TOTAL ENCLOSED: \$	Life Insurance Comp	pany. Checks, money orders,	or credit cards accepted.
Mail this completed form with payment back to: K&K	Insurance Group, P.	O. Box 2338, Fort Wayne,	IN 46801-2338
Complete this section or	nly if you wish to n	nay with a Credit Card	
Full name as it appears on card		_	
First Name:	MI: La	ast Name:	
			Apt #
City:	State:		7in:

Expiration Date: Month:

Company does not issue refunds nor accept responsibility for cash payments. (Rejection of check or credit card by bank for any reason, will invalidate insurance.)

Year:

Card Number:

Cardholder signature: