

NORTHERN HIGHLANDS REGIONAL HIGH SCHOOL STUDENT ACCIDENT COVERAGE

The Northern Highlands Board of Education does not carry additional insurance coverage for interscholastic athletics against accidental injury. Northern Highlands has selected the K12 Voluntary Student Insurance plan from K&K Insurance Group to make reliable coverage available to parents. If you don't have other insurance, this plan may be a resource to consider. Additionally, if you do have other coverage, this plan can help fill "gaps" caused by deductibles and co-pays. Coverage may be purchased at any time during the school year by visiting www.studentinsurance-kk.com. A screenshot of their current website homepage is shown below.

K&K offers several plans including At-School Accident and 24-Hour Accident, both of which include coverage for school-sponsored and supervised sports and activities excluding Football, as well as Football only plans and combinations of the At-School and 24-Hour plans with Football. Details of coverage can be found on their website.

Please Note: If you should purchase this additional insurance, it is a primary policy for student accident and injury **ONLY** and does not cover wellness or sickness. Coverage specifics should be obtained from K&K Insurance directly as while this coverage is very broad, there are restrictions, limitations and exclusions in this policy. In many situations, medical bills may not be covered in full. Parents should understand that medical expenses are their responsibility, not that of the school district.

In order to file an insurance claim, an accident report must be filed by the coach. To file a claim go to www.studentinsurance-kk.com, click on "Claims" at the top of the screen and this will give an option to download a claim form. **IT IS THE PARENT'S RESPONSIBILITY TO COLLECT ALL MEDICAL BILLS AND SUBMIT THEM.**

Questions regarding policy coverage can best be answered by K&K Insurance Group, Inc. (855-742-3135).