KidGuard®

A DOXA COMPANY

# Leon County Schools

## STUDENT ACCIDENT INSURANCE

**THE FOLLOWING INFORMATION IS FOR THE**

**2025-2026 SCHOOL YEAR**

**Dear Parents and Students:**

Your school safety is a top priority. Sometimes accidents happen. As a public service for your community, your school has negotiated a low cost student accident insurance plan for your consideration. Public schools are not responsible for accidents on public school grounds and not responsible for insurance for students. It is the responsibility of the parents to have insurance coverage for their families. Here is a brief summary of the insurance plans you can elect to purchase for your public school students. These premiums are one time per school year.

*Please read the **Summary of Insurance** for more complete policy terms, provisions and exclusions before you make your purchase.*

### COVERAGE EFFECTIVE AND TERMINATION DATES

Coverage under the Student Accident Insurance Policy **School Time Plan or 24 Hour Plans** becomes effective on the **later** of the following dates: 1) At 12:01 A.M. (EST.) on the first day of scheduled school classes for the regular school term. Or, 2) at 11:59 P.M. (EST.) on the date the premium is paid or received by Kidguard Insurance agency office. The School Time Plan will terminate on the last day of school. **The 24 Hour Plans** terminate on the last day of summer in **August, 2026 or the first day of school for the new 2026 fall school term, whichever is first**. Students may enroll anytime but there are no discount for late enrollees.

For Florida High School Athletic Association (FHSAA) interscholastic sports participants, the Student Accident Insurance Policy becomes effective for the first day of FHSAA practice as scheduled by the FHSAA on **7/28/25 or at 11:59 P.M. (EST.) on the date the premium is paid, whichever is the later date.** Interscholastic Sports coverage terminates after the last official FHSAA sanctioned public school game for the season or the date the athlete becomes ineligible for the policy. Coverage will continue for sports during the summer if the sports premium is paid and if the sports activity is scheduled, sponsored and funded by the school district. Private camps, camps run by coaches or private leagues and summer 7 on 7 leagues are not covered.

**SCHOOL TIME ACCIDENT PLAN:** Provides protection only during school sponsored/funded, school supervised, school scheduled classes and activities during the regular school term. These options do not provide coverage for tackle football practices or games or interscholastic sports unless the additional premium is paid.

| **SCHOOL TIME OPTIONS (excluding Varsity football)** | **Basic Plan** |
|---|---|
| **School Time NOT including Sports** | $15 |
| **School Time INCLUDING Sports** | $25 |

**24 HOUR ACCIDENT INSURANCE PLAN:** Insurance coverage is provided for school time activities as defined above **PLUS** coverage expands to weekends and vacation periods and the summer months (only one summer may be included in coverage). Students are protected while at home or away from home, any place, anytime, anywhere in the USA. **Coverage is provided for participation in middle or high school Interscholastic Sports, including the summer sports solely scheduled, funded, and supervised by the school, excluding tackle football** (see below the Optional Football Coverage).

| 24 Hour Premium Option (excluding Varsity football 10-12 grades) | Basic Plan |
|---|---|
| 24-Hour INCLUDING School Sports/Summer | $65 |

****OPTIONAL FHSAA FOOTBALL COVERAGE:** Protection during FHSAA Practices and exclusively school sponsored, school supervised summer conditioning/weight training sessions while on school grounds during the 2025 summer months. Travel is covered when going directly and uninterruptedly to or from such practice or competition as part of a group in transportation furnished or arranged by the Policyholder. Optional Spring Football Coverage becomes effective on the first day of FHSAA Spring practice as scheduled by the FHSAA or at 11:59 P.M. (EST.) on the date the premium is paid, whichever is the later date. ***Ninth Graders who play with 9th graders ONLY are not charged extra for football coverage.*** The regular school time or 24-hour plans with sports will cover football for 9th graders. **$75.00**.

**Click the Following Link FHSAA Tackle Football Summary and/or Application** ***(Football Plan must be purchased by September 5th, 2025)***

**Click Here To Purchase Coverage Online Now!!**

**ADDITIONAL BENEFIT OPTION:**

****You must purchase either the 24 Hour or School-Time plan to be eligible for the following benefit option:**

**Short-Term Emergency Sickness Benefit Plan** - Covers Expenses incurred for treatment of an Emergency Sickness that occurs during a Covered Activity. Requires care and treatment rendered in a hospital, urgent care or other appropriately licensed medical facility as certified by the local authorities where the Emergency Sickness first manifested itself during the period of coverage or by a Physician. Provides up to $5,000 of coverages. **Annual Premium $40.00**

**Click The Following Link to Print a Summary of Insurance and application**

The **Summary of Insurance** provides the coverage effective dates, policy terms, provisions, maximum benefits and exclusions. Please be sure to read the summary of insurance and print one for your records. If you enroll online you will be able to print an ID card after your payment is processed.

***For more information, please click on 'IMPORTANT LINKS' above***



P.O. Box 784268 | Winter Garden, FL 34778