

Windham High School
2009-2010 Laptop Computer Insurance Policy

Please read the policy to understand your family's rights and responsibilities, and what is covered. Windham High School is currently insured through SafeWare, Inc. Windham School District has insured your child's laptop to protect each family from costly repairs and/or replacement fees. Please help us keep premiums low by taking very good care of the laptop.

A. Costs

1. Currently, there is no yearly insurance premium. This insurance coverage is good for one school year. Should there be a claim for insurance coverage there are three tiers of deductibles. The Tech Department will determine which tier is applicable.
 - Tier 1 is for minor claims or parts where the damage is inexpensive to repair, including replacement of chargers. The deductible for claims under Tier 1 is \$50.
 - Tier 2 is for moderate claims or parts such as replacing the CD-ROM drive. The deductible for claims under Tier 2 is \$100.
 - Tier 3 is for extensive claims such as spill damage, theft, loss, or cracked screens. The deductible for claims under Tier 3 is \$150.
2. If your claim involves damage from different tiers you will be charged the highest of the Tiers.
3. The student **must** use the padded laptop bag or sleeve that is made only for the laptop. **Padded backpacks are not adequate protection from damage when other items such as notebooks, binders, or books share the same space in a padded backpack.**
4. The school administrator will review all information and determine insurance and repair situations.

B. Covered Equipment

1. The insurance provided applies to any laptop issued to your child by Windham High School, whether it is the originally-issued laptop, a loaner, or a replacement.
2. The deductible is payable, whether the machine is the original, a loaner, or a replacement laptop. For example, if your child has been issued a laptop loaner and breaks the laptop loaner, there will be a deductible due for the breakage of the laptop loaner.
3. There will not be an additional premium for the use of a laptop loaner.
4. The data contained on the laptop are not covered, nor are CD-ROMs or DVDs that may be in the laptop. There is no provision for the time or cost needed to replicate any missing data.

C. Exclusions

Windham High School insurance will not pay for loss or damage caused by, or resulting from, the following:

1. Dishonest, fraudulent, or criminal acts.
2. Any loss to accounts, valuable documents, music, videos, records, assignments, grades, GPAs, special group considerations such as valedictorian, college or university admission, or employment. **Students are responsible for backing-up their own data.** An insurance claim will only cover material issues with the laptop, not lost opportunities or data.
3. Any loss related to hardware caused by **your** failure to use all reasonable means to protect the laptop from loss or damage.
4. Disappearance not accompanied by a police report.

D. Claim Procedures

When you have a claim:

1. Go directly to the Windham High Technology Department D202.
2. The technology department will examine the laptop to determine if there is a qualified insurance claim and the appropriate Tier.
3. If there is a claim, a repair order is completed in D202. The technology department will determine coverage.
4. In cases of theft or disappearance, the student/parent must file a police report and bring a copy to room D202 before a loaner laptop is issued.