

# Aitkin Public Schools

## MacBook Air/iPad Insurance Declaration

### Introduction:

Independent School District #1 is proud to offer an affordable insurance/technology policy to our families participating in our MacBook Air/iPad 1:1 program. Your policy protects your district-issued MacBook Air/iPad (hereafter referred to as “device”) against a variety of losses. This document explains the insurance coverage offered by the school district, what is covered /not covered, and an explanation of what to do if you have a loss. This coverage applies ONLY to a loss occurring during the policy period, which begins the day the insurance is paid for, and ends on the student’s last day of enrollment in the school year in which the insurance fee was paid.

### Replacement Cost Policy:

After the deductible is met, ISD #1 will pay the current cost of repair or replacement, up to the present value of the device. When the identical device/item is no longer manufactured or is not available, the district will pay the cost of a new device/item similar to that damaged or destroyed and which is of comparable quality and usefulness. The amount of coverage should represent the value of insurable goods.

### Cost of Insurance/Repairs/Replacement:

Insurance will be \$50 per computer/\$20 per iPad. Discounted cost for MacBook insurance for families eligible for educational benefits (free/reduced meals) is \$25 (MacBook) or \$10 (iPad) per student.

### Cost with insurance:

- First Incident: \$50.00 Deductible
- Second Incident: \$100.00 Deductible
- Third incident: 50% cost of repair
- Fourth incident: 100% cost of repair
- MacBook Air replacement: approximately \$880.00
- iPad replacement: approximately \$294, iPad Touch Case replacement: \$120

### Cost without insurance:

- All incidents: 100% of the cost of repair
- MacBook Air replacement: approximately \$879.00
- iPad replacement: approximately \$294.00 for the iPad and \$120.00 for the typing case

### What is Covered:

- The Insurance fee covers only the device assigned to a student or a loaner device if one is issued to the student during the repair of their MacBook Air/iPad
- All accidental damage, including but not limited to:
  - Spills
  - Liquid submersion
  - Drops
- Theft: Stolen items will be covered 100% with an accompanying police report.
- Act of nature damage: Must have accompanying validation of event (Police or Insurance Reports)
  - Flood
  - Fire
  - Power Surge due to lightning
  - Natural Disasters
  - Vandalism
- Manufacturer defects will be covered 100%

## **What is NOT Covered:**

- Chargers, cables, computer bag, case
- Missing items: ISD # 1 will not cover loss caused by your inability to locate an item of property unless circumstances support the theory that the property was stolen. If your property was stolen, you are required to notify the local police department immediately upon discovery. This policy does not provide coverage if you fail to notify the police.
- Intentional damage to a device: ISD #1 will not cover a loss caused by intentional damages or destruction of property covered under this policy.
- Damage done to the device by another student. If a report of another student damaging the computer/iPad is filed immediately with the principal, the other student will be responsible for 100% of the repair/replacement cost. If the damage is not reported, the student who was issued the computer/iPad will be responsible for 100% of the repair/replacement cost.
- Accidental damage caused by negligence: ISD #1 will not cover a loss caused by an individual's negligent or intentional damage or destruction of property covered under this policy.
- Corrosion or rust: ISD #1 will not cover any loss caused by corrosion or rust to the property.
- Dishonest acts: ISD #1 will not cover any loss caused by your dishonesty, or any loss caused by another party acting for you. Nor will the district cover any loss arising from any illegal acts.
- Power surge: ISD #1 will not cover any loss due to an electrical power surge unless caused by lightning (Act of Nature).
- Additional items if lost/stolen: ISD #1 will only cover district-owned devices. Any additional device or other property damaged or lost due to theft along with the insured district device WILL NOT BE COVERED. (Example: cell phone left in a laptop case, etc.).
- Theft from an unattended device: ISD #1 will not cover any loss due to a device being placed in an unsecured location. Property in a personally owned automobile is covered, provided that the vehicle was locked at the time of the theft and there was visible evidence of forced entry into the vehicle.
- Misidentification: ISD #1 will not cover a loss of a device if there is any removal of any serial numbers.
- Cosmetic dents or scratches
- Loss and damage that is covered by another insurance plan or funding mechanism.

## **What to do if you have a loss:**

### **If you have a loss to property covered by this policy, you must:**

1. Notify the local police immediately upon discovery of the theft or loss.
2. Report the loss to ISD #1 as soon as possible. Report all claims to one of the following: ISD #1 Technology Department or the Principal's Office at Rippleside Elementary or Aitkin High School.
3. Do everything possible to protect your property from further loss.
4. Separate the damaged property from the undamaged property.
5. Respond in an honest and forthcoming manner to the district's questions about your claim. You must also be willing to sign a copy of your answers.
6. Be honest: This policy will not provide coverage if you mislead, attempt to defraud, or lie about any matter concerning the insurance, either before or after a loss. Unintentional errors or oversights will not affect your coverage.
7. Subrogation: In the event of a loss, you may be able to recover part or all of your loss from someone other than ISD #1. Because of this, you must do all that is possible after the loss to preserve any rights you may have to such recovery. If we make a payment under the policy, your right of recovery then belongs to ISD # 1. You must help us as much as you can to enforce these rights.