

Hughes Springs ISD 1:1 Laptop Insurance Program

The 1:1 Laptop Insurance Program enables HSISD to repair or replace damaged devices during the school year. This program is designed to limit a family's financial responsibility for accidental damage and theft as described below and is required for all students.

Program rate

- \$30 non-refundable annual premium
- Limit of liability: \$500. Any damage exceeding \$500 is the responsibility of the student or parent/guardian.

Coverage

These claims will be covered, and devices will be repaired or replaced at no cost.

- **Accidental Damage:** Covers damage caused by drops, spills, and any other unintentional event.
- **Theft:** Covers loss or damage due to theft. Claim requires the filing of a police report.
- **Fire:** Covers loss or damage caused by fire. Claim must contain an official report from authorities.
- **Natural Disaster:** Covers loss or damage in the event of a natural disaster.
- **Charger and case:** Accidental damage or malfunction of the charger or case will be covered.

Coverage Determinations

All incidents will be investigated by the administration, and HSISD has the sole authority to determine which claims are covered.

Effective Dates of Coverage

- Effective upon receipt of signed agreement and program fees
- Expires on the last day of the school year or upon withdrawal from the district
- Coverage is extended through the summer only for devices approved for summer checkout.

Exclusions

Claims for any of the following events will not be covered and will incur additional fees to repair or replace the device.

- **Abuse and Neglect:** Intentional damage or damage caused by abuse, misuse, neglect, or by operating the device outside the permitted or intended use described in this document and the Acceptable Use Policy or the Student Code of Conduct.
- **Loss of the Device or Accessories:** Loss of the device, charger, or case.
- **Dishonest, Fraudulent, or Criminal Acts:** Damage or loss that occurs in conjunction with a dishonest, fraudulent, or criminal act.
- **Unapproved Use:** Damage caused by use or installation of applications, software, or accessories which are not approved by the district.
- **Unauthorized Users:** Damage caused by loaning the device or charger to another person.