

Dear Parent or Guardian:

Because we feel that accident coverage for your child(ren) is very important, we have secured a special School Time Accident Policy for all students attending Charlottesville Catholic School and participating in any school sponsored and supervised aftercare program. The cost of the insurance is paid by the school.

The coverage is being offered through A-G Administrators. The insurance carrier is US Fire Insurance Company.

The school time policy is excess coverage. This means that benefits will be paid that are not payable by any other insurance policy or group service contract. If the student has no other insurance, the policy will pay the full benefits for covered charges due to an accident up to the policy maximum.

If you have coverage through an HMO or (similar organization), you must comply with their requirements or your claim will not be covered under this policy.

This insurance only applies if all of the following conditions are met:

- (1) The accident results from a school sponsored and supervised activity;
- (2) Initial treatment is rendered within 90 days from the date of the accident; and
- (3) A completed claim form is mailed to A-G Administrators and postmarked within 30 days after the date of the accident.

The claim form must be provided by the school. Other terms and restrictions may apply.

Thank you for your cooperation.

Sincerely,

Michael Riley Principal