

Voluntary Membership in a group accident insurance program is made available to students each school year. Participation in the plan is voluntary and made available through school publications annually and parents are urged to purchase if for their children.

If you don't already have accident insurance for your child, Harnett County Schools has contracted with K&K Insurance to offer coverage, which you may purchase at their website anytime during the school year by visiting [www.studentinsurance-kk.com](http://www.studentinsurance-kk.com)

- Voluntary student accident insurance is "primary" insurance, meaning it pays even if you have other medical insurance.
- Harnett County Schools provides limited secondary accident insurance coverage for high and middle school athletes. Primary coverage for your child is still recommended.
- Harnett County Schools general liability insurance excludes student medical expenses unless it can be shown that the school system or district acted negligently.
- Voluntary Student Accident Insurance is recommended by school board policy.

For questions about Harnett County Schools, voluntary insurance coverage, call the service broker, McGriff Insurance Services, at 1-800-476-4339. To purchase coverage directly go to [www.studentinsurance-kk.com](http://www.studentinsurance-kk.com)

For more information, see Policy Code: 4220 Student Insurance Program

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#### **4220 Student Insurance (2019-2020)**

Harnett County Board of Education is committed to providing a safe and orderly environment. However, unavoidable injuries can occur. To help offset the cost of these unforeseen circumstances accident insurance coverage is available to students through McGriff Insurance Services and K&K Insurance at the following rates:

Voluntary Student Insurance:

##### **School Time Only Plan**

A. Low Option	\$18.00
B. Middle Option	\$32.00
C. Premier Option	\$61.00

##### **24 Hour Coverage Plan**

A. Standard Option	\$68.00
B. Intermediate Option	\$140.00
C. Premier Option	\$358.00

##### **Athletic Coverage**

(Provided by Harnett County Schools through K&K and McGriff Insurance Services)