

Bloomfield Public Schools

Student Technology Device Insurance Policy

Proposed Policy for Superintendent Review

School Year: 20____ to 20____ Effective Date: _____

Purpose and Scope

This policy establishes an optional annual Student Technology Device Insurance Program for District-owned devices issued through the Bloomfield Public Schools one-to-one technology program. The program provides families with predictable protection against eligible repair and replacement costs while supporting the District's ability to maintain devices required for instruction.

The program applies to enrolled student devices and issued accessories identified in the coverage schedule. Participation is voluntary and does not replace student and family responsibilities under District technology and acceptable-use policies.

Program Principles

District devices are used at school and at home and may be exposed to accidental damage, loss, or theft. A flat annual premium, household cap, and limited number of covered claims balance affordability for families with responsible management of District resources.

An automatic premium waiver for households eligible for Free or Reduced-Price Lunch under the National School Lunch Program (NSLP) uses the District's existing eligibility determination. Eligible families will not be required to submit a separate financial-hardship application to the Technology Department.

Annual Premiums and Enrollment

Families may elect coverage each school year. The proposed annual premium and household limits are as follows.

Household Circumstance	Annual Premium	Household Cap
Standard enrollment	\$25 per student	\$50
Approved for Free or Reduced-Price Lunch under NSLP	Automatically waived	\$0
Documented financial hardship outside NSLP eligibility	Waived or reduced upon request	Case by case
Coverage declined	\$0; applicable repair or replacement costs remain the family's responsibility	Not applicable

Premiums are non-refundable and are not prorated for enrollment after the beginning of the school year. Coverage begins upon confirmation of payment or a premium waiver.

Coverage and Repair or Replacement Charges

The following amounts are proposed estimates. Before adoption, the Business Office must confirm the schedule against actual District procurement, repair, and replacement costs. Covered claims have no deductible, subject to the annual claim limit and exclusions below.

Incident	With Insurance	Without Insurance
Accidental screen or keyboard damage	Covered; \$0 deductible	\$50 repair cost
Accidental damage beyond repair	Covered; \$0 deductible	\$300 replacement cost
Lost device	Covered; \$0 deductible	\$300 replacement cost
Stolen device with required police report	Covered; \$0 deductible	\$300 replacement cost
Lost or damaged charging cable or adapter	Covered; \$0 deductible	\$20 replacement cost
Lost or damaged protective case	Covered; \$0 deductible	\$25 replacement cost
Fire, flood, natural disaster, power surge, or manufacturer defect	Covered; \$0 deductible	Full cost
Damage from negligence, intentional misuse, or tampering	Not covered; full cost applies	Full cost

Exclusions and Documentation

Damage caused by negligence, intentional misuse, or tampering is excluded regardless of enrollment. Building administration or the Technology Department must document the basis for the classification through an incident report or other specific supporting information. Families may appeal the classification before the full-cost charge is billed.

Damage arising from a violation of the District's Computer Network/Internet Student Acceptable Use Agreement, including vandalism, is treated as intentional misuse and is not covered by this program.

Claims and Annual Limits

Each enrolled device is eligible for up to two covered claims per school year. A third incident during the same school year is billed at the applicable without-insurance rate. A police report is required for a theft claim.

A loaner device will be issued during repairs when available. Coverage remains subject to the exclusions and applicable documentation requirements for each incident.

Coverage Period and Transfers

Coverage ends at the conclusion of the school year in which it was purchased or waived and does not renew automatically. Coverage transfers with the student to another Bloomfield Public Schools site during that school year. It does not transfer to a device issued by another school district.

Financial Hardship Assistance

Families that do not qualify for NSLP but experience a documented change in financial circumstances, such as job loss or medical hardship, may request a premium waiver or reduction from the Technology Department. Requests will be considered individually.

The District will not require proof of immigration status, employment authorization, or similar information unrelated to financial need.

Appeals

Families may appeal a finding of negligence or intentional misuse, a specific fee amount, or a denied waiver to the Technology Department within 30 days of billing. Families retain the opportunity to appeal a negligence, intentional-misuse, or tampering classification before the full-cost charge is billed.

Payment and Continued Access to Instruction

Premiums and assessed full-cost charges may be paid online, by check, or in cash at the school office. Unpaid balances will be managed through the District's standard accounts-receivable process.

Because the device is a required instructional tool, a student's device, grades, transcripts, or participation in instruction will not be withheld because of an unpaid premium or charge.

Relationship to District Policies

This program supplements existing District technology governance. The District's policy on Instruction and Use of Technology remains the controlling policy for the use of devices in curriculum and instruction.

The Computer Network/Internet Student Acceptable Use Agreement continues to establish student and family responsibilities for appropriate use and financial liability for damage arising from violations. Insurance enrollment does not relieve a student or family of that responsibility.