



Chromebook Insurance Plan: 2023-24

Christian Academy School System is providing this limited insurance plan for students and parents as part of our Chromebook 1:1 Learning Initiative. This plan provides coverage for theft, accidents (as defined below), and normal-use device failures. The plan is designed to limit a family's financial risk.

All students are automatically enrolled in this plan. The cost is covered as part of tuition.

- *Christian Academy School System is not liable for any loss or damage (including incidental, consequential, or punitive damages) for expenses caused directly or indirectly by the Chromebook.*

For purposes of this plan, the replacement cost of a Chromebook device is up to \$289, depending on the model. The replacement cost of a charger is up to \$40 (market value fluctuates based on supply and demand). All chargers must match the brand of the device. We are unable to accept "generic" chargers.

Accidents do happen. However, there is a difference between an "accident" and "negligence."

- We define "accident" as any "unexpected, one-off action that causes damage."
- We define "negligence" as "failure to exercise a reasonable degree of care."

This plan does not pay for damage that occurs in conjunction with a negligent, dishonest, or intentional act. Examples of negligent and intentional acts include, but are not limited to, (1) pushing a Chromebook off a desk and/or (2) tossing a Chromebook up in the air or to another person.

If the Chromebook is deemed to be damaged in conjunction with a negligent, dishonest, or intentional act, the student may be subject to discipline and/or the full cost of repair/replacement. Negligent damage includes damage caused by removing the case, writing on the device, prying off the keys, etc.

Cost & Dates

1. The cost of this plan is included with your tuition payment.
2. This plan takes effect immediately when a Chromebook is issued to the student/parent and remains in effect until the end of the last school day of the school year.
3. This plan expires immediately upon withdrawal from Christian Academy School System.



Coverage

1. This plan pays for accidental damage to the Chromebook (subject to the exclusions listed).
2. This plan pays for damage to the Chromebook due to theft; the claim for theft must be accompanied by an official police incident report.
3. This plan pays for damage to the Chromebook due to fire/smoke; the claim for fire/smoke damage must be accompanied by an official fire incident report.
4. This plan pays for damage to the Chromebook caused by electrical surges.
5. This plan pays for damage to the Chromebook caused by natural disasters.

Exclusions

- This plan does not pay for damage that occurs during any violation of school policies.
- This plan does not pay for lost or misplaced Chromebooks.
- This plan does not pay for any consumables, such as the Chromebook charger.
- This plan does not cover cosmetic damage to the Chromebook that does not affect the functionality of the device, including but not limited to scratches and dents.

Deductibles (Per School Year)

Two incidents total are covered per any one school year. Upon the third incident during any one school year, the student is liable for the costs up to the full replacement cost of the device, case, and charger.

- First Incident: \$70
- Second Incident: \$140
- Third Incident: Up to \$289 (\$252/Device + \$37/Case)

Note: The charger replacement cost varies. Current cost = \$40.



Claims

- Report the incident to us within 24 hours (or ASAP in the event of a theft), and complete the Chromebook Theft/Damage Form. This form is available here: <https://caschools.us/one-to-one/>
- If the incident involves a theft, immediately notify local police, and file a police report.
- Do everything possible to protect our property from further loss or damage.
- If you receive reimbursement from any other source, such as another insurance policy, that reimbursement amount will be deducted from the amount we will pay toward the loss.