



BELLVILLE INDEPENDENT SCHOOL DISTRICT
Meeting of the BISD Board of Trustees

April 29, 2020

Subject:	UIL Student Accident Insurance
Presenter:	Dennis Jurek
Board Policy:	
BISD Goal:	<ol style="list-style-type: none"> 1. Develop and attain local standards for high levels of integrated learning and performance. [LEARNING] 2. Foster a connected, collaborative, and strategic approach to continuous improvement for the district. [LEADERSHIP] 3. Create a culture that attracts, develops, and retains exceptional individuals to be part of our district and community. [HUMAN CAPITAL] 4. Cultivate connections in our schools and community to ensure all feel safe, valued, and engaged in meaningful ways. [COMMUNITY]

Summary:	<p>Student Athletic and Activity Insurance provides supplemental insurance for students involved in interscholastic activities. The policy does not provide or replace individual, family, or group healthcare insurance coverage. The district policy is <u>accident</u> only, not sickness and illness. The supplemental accident policy pays after the parent’s primary insurance policy. If the parents do not have primary insurance, then this policy pays as primary insurance. Included in the coverage are also riders for football and catastrophic. Texas Kids First has been a good partner and served the district well.</p> <p>The Board Approved renewal of Texas Kids First in 2015 & 2017 at the same rate of \$34,46. Texas Kids First is offering a two year rate guarantee for accident and catastrophic coverage at the same price of \$34,460.00</p> <p>It is my recommendation the Bellville ISD Board of Trustees approve the renewal/rate guarantee contract with Texas Kids First for Student Athletic and Activity Insurance.</p>
Attachments:	<ul style="list-style-type: none"> ▪ Athletic Director Grady Rowe Recommendation ▪ Texas Kids First Proposal
Recommendation:	The recommendation is for the Board to: Renew Texas Kids First Student Accident Insurance.

BELLVILLE BRAHMAS
LEARNERS TODAY. LEADERS TOMORROW.



Dennis Jurek <djurek@bellvillebrahmas.org>

Student Insurance

1 message

Grady Rowe <growe@bellvillebrahmas.org>
To: Dennis Jurek <djurek@bellvillebrahmas.org>

Thu, Apr 23, 2020 at 12:22 PM

Dennis,

I recommend that we continue our student insurance with Texas Kids First. We have not had any issues that I or our Trainer are aware of.

Grady

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Grady Rowe

Athletic Director/Head Football Coach

Bellville Independent School District

Phone: 979-865-3681

Fax: 979-865-7088

"EXPECT VICTORY"





Texas Kids First

Providing affordable insurance to Texas Schools and school-age children

Date: _____

District Name: Bellville ISD
Address: 518 South Matthews
City, ST Zip: Bellville, TX 77418

RE: Rate Guarantee - Student Accident Insurance

Texas Kids First and its Regional Representative agree to offer a rate guarantee for student accident insurance that will be effective August 1, 2020. This agreement will automatically renew for the school year(s) indicated below:

The student accident insurance rate guarantee will be based on the following:

Premium (per year): \$31,255
School Year(s): 2021-22, 2022-23

The Policy issued will govern and control the payment of benefits subject to the exclusions, provisions, and terms outlined in the Policy.

District Representative Signature: _____

Print Name: _____

Title: _____

Date: _____

Agent Signature:  _____

Print Name: Rommie Maxey _____

Date: Apr. 6 '20 _____

** Rate Guarantee Agreement is void ONLY in the event the district elects to discontinue purchasing student accident insurance **



Accident & Health

Great American Student Accident & Health 2020 Application for Catastrophic Coverage

Legend Insurance Agency, 13931 Quail Pointe Drive, Oklahoma City, OK 73134

New Renewal

Requested Effective Date of Coverage: 8/01/2020 Quote Date: _____

School or District Name: Bellville ISD

Address: 518 South Matthews City: Bellville State: TX Zip: 77418

Number of Schools: Junior High: 1 Senior High: 1

Estimated Number of Students (per grade): Grades K-8: _____ Grades 9-12: _____

Eligible Classes: Junior High: Yes Senior High: Yes

Class I: All registered Students of the School or School District, including all sports and activities (includes student coaches, student trainers and student managers).

Football: Yes No

Class II: All registered Students of the School or School District, while participating in gym classes and extracurricular school activities, including intramural and interscholastic sports, such as football, band members, cheerleaders, majorettes, student coaches, student trainers and student managers. Coverage also includes supervised travel to and from such games and practice sessions.

Football: Yes No

Desired Benefits:

- Accident Medical Expense: \$ 10,000,000 Maximum Benefit
(Excess Coverage)
- Accidental Death: \$ 10,000 Maximum Benefit
- Accidental Dismemberment: \$ 20,000 Maximum Benefit
- Catastrophic Cash Benefit: \$ 100,000 Maximum Benefit
- Upgraded Catastrophic Cash Benefit: \$ 500,000 Maximum Benefit

Premium: \$ 1,560.00

I hereby acknowledge that all answers and statements contained on this form and any attachments are complete and accurate. I also understand that no coverage will become effective until the application has been approved by the Company.

Official's Name (print): _____ Signature: _____

Title (print): _____ Date: _____

2020-2021
Application for K-12 Blanket
Athletics and Activities
Accident Insurance



FIDELITY SECURITY LIFE INSURANCE COMPANY

GENERAL INFORMATION

School/District: Bellville ISD
 Address: 518 South Matthews
 City: Bellville State: TX Zip: 77418 County: Austin
 Telephone: (979) 865-3133 Fax: (979) 865-7019
 Policy Effective Date: 8/01/2020 1st Day of Football Practice: _____

ENROLLMENT DATA

Student Enrollment: Grades K - 8 _____ Grades 9 - 12 _____
 Number of High Schools in District: _____ Number of Junior High/Middle Schools in District: _____

Deductible: \$0

Texas Kids First Plan Selection

One plan selection per application only. If additional plans are desired, please submit with a new application.

	Lone Star Advantage	Lone Star Advantage 2	Lone Star Advantage 3	Lone Star Advantage Special	Interscholastic Football Rider	Premium
All School Activities and Athletics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Circle One Yes No	\$ _____
All Interscholastic Athletics and Activities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="radio"/> Yes <input type="radio"/> No	\$ <u>32,900.00</u>
All Interscholastic Athletics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Yes No	\$ _____
All School Activities Excluding Athletics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N/A	\$ _____

Any person who with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

AUTHORIZED SIGNATURES

School Official's Name (print) _____
 School Official's Title (print) _____
 School Official's Signature _____ Date: _____
 Agent's Name (print): Rommie Maxey
 Agent's Signature: R. Maxey Date: April 6 '20

Return to:
Rommie Maxey
438 Little Walnut Drive
Richmond, TX 77469

For Office Use Only:



Claims History Report

Name of District: **Bellville ISD**

<u>School Year</u>	<u>Premium</u>	<u>Claims</u>	<u>L/R</u>
2017-18	\$32,900	\$19,082	58%
2018-19	\$32,900	\$11,675	35%
2019-20	\$32,900	\$6,899	21%

2019-20 pending claims = \$44,264