Loudoun County Public Schools

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ATTENTION: STUDENTS, PARENTS, FACULTY & STAFF

Loudoun County Public Schools' Insurance <u>Does Not Provide Coverage</u> for Students' and Employees' Personal Property Brought to School.

Each year the LCPS Procurement/Risk Management Office receives claims where school students and employees have lost valuable personal property brought to school. Every type of personal property is subject to loss by accident, theft, or vandalism.

Examples of personal property include:

iPods, iPads, cell phones, smart phones, cameras, tablets, lap top computers, etc.

The *Worth Avenue Group* has been providing insurance programs to thousands of students and staff across the country since 1971. Their personal property insurance plans have been utilized by many colleges and universities and have been made available to public school students, faculty, and staff nationwide.

<u>Losses Covered</u>: The plans cover loss or damage, occurring during the policy period, to personal property, which you own or have leased. See policy for items excluded from coverage. Coverage may be purchased on a "cash value or replacement cost" basis with a deductible as low as \$50 per occurrence.

What about Coverage Under Your Homeowners Policy? If you have questions about your homeowner's policy, ask your agent to go to the Worth Avenue Group website for more information and then to give you advice. These plans are typically **primary** to the homeowner's coverage and can be used to cover high insurance deductibles.

For further information on this coverage please **call 1-800-620-2885** or visit **http://www.worthavegroup.com/** and read about the **various available coverages.**