

# Loudoun County Public Schools

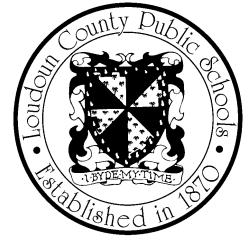
## Business & Financial Services

21000 Education Court, Suite 301

Ashburn, VA 20148

(571) 252-1270\*\* (571) 252-1432 fax

E-mail: [LCPS-BUS-RISKMGMT@LCPS.ORG](mailto:LCPS-BUS-RISKMGMT@LCPS.ORG)



### **ATTENTION: STUDENTS, PARENTS, FACULTY & STAFF**

#### **Loudoun County Public Schools' Insurance Does Not Provide Coverage 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.

**Losses Covered:** 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 **\$0 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 <https://my.worthavegroup.com/lcps> and read about the **various available coverages**.

## Insuring Personal Property Since 1971

Application valid for 2018-2019 school year

### About Us

Worth Ave. Group is affiliated with National Student Services, Inc. Since 1971, WAG has been the leader in providing personal property insurance designed specifically for students, faculty and staff of colleges and universities. Our expertise has now expanded to include K-12 education, businesses and individuals. Our corporate Headquarters is located in Stillwater, Oklahoma. We are licensed in all states, including Alaska and Hawaii. Our underwriter, Hanover Insurance Company in Worcester, Massachusetts, has an Excellent rating of A from A.M. Best Company, an organization rating insurance companies based on operating performance and financial strength.

Worth Ave. Group is offering a special discount to students and faculty of Loudoun County Public Schools (Ashburn, VA) to insure the devices purchased for use as part of the school's BYOD technology program. Insurance with Worth Ave. Group will protect the device against: *Accidental Damage, Theft, Fire, Flood, Natural Disasters, Power Surge and Vandalism*. This insurance policy will provide full replacement cost coverage and will protect the item worldwide (on and off school grounds). The policy is also transferable to a replacement unit.

Worth Ave. Group Coverage	✓ = Covered	✗ = Not Covered
Accidental Damage (drops & spills)	✓	
Cracked Screen	✓	
Liquid Submersion	✓	
Flood	✓	
Natural Disasters	✓	
Power Surge by Lightning	✓	
Theft	✓	
Manufacture Defect		✗
Mechanical Failure		✗
Standard Wear & Tear		✗
Cosmetic Damage		✗
Unexplained Loss		✗



K-12 Student Rates Examples				
Model	Coverage *	Term	Deductible	Premium
Acer Chromebook	\$250	1 Year	\$0	\$46.10
32GB Apple iPad	\$329			\$52.40
Lenovo Yoga Thinkpad 11e	\$500			\$65.00
13" MacBook Pro	\$1,300			\$127.10

Additional coverage options available online

\* Coverage is based on the replacement cost which can vary depending on device and features. When selecting coverage, please select the actual cost of the device you purchased.



To Purchase



Buy Online:

<https://my.worthavegroup.com/lcps>

Note: Initial quote online will not include processing fees.



Call:

1 (800) 620-2885 use promo code **LCPS**