

WALL TOWNSHIP PUBLIC SCHOOLS
OFFICE OF THE SUPERINTENDENT OF SCHOOLS
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Cheryl Dyer
Superintendent

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RE: Insurance

Dear Parent/Guardian:

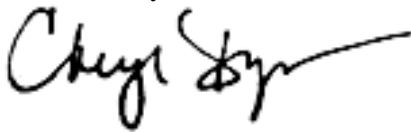
The Board of Education has purchased insurance coverage to protect all students against accidental injury. This coverage includes all participants in interscholastic athletics: athletes, equipment managers, band and band front members, and cheerleaders.

In the event of hospital and/or surgical expenses, this policy becomes *excess* over any other insurance you may have. Thus, if hospital and/or surgical expenses are involved, *parents must use their own insurance first*. This policy will then pick-up those bills not covered by your own insurance, up to the limits in the policy.

Although this coverage is very broad, there are restrictions, limitations and exclusions in this policy. In many situations, medical bills may not be covered in full. Parents should understand that medical expenses are their own responsibility and not that of the Board of Education.

Please report any injuries immediately to your child's coach or faculty advisor. The school will provide claim forms, but it will be the parent's responsibility to obtain all medical bills and submit them to the insurance company. Questions regarding the policy coverage or about specific claims can best be answered by contacting **Bollinger Incorporated at 973-467-0444**.

Sincerely,



Cheryl Dyer
Superintendent