



**St. Mary's County Public Schools  
Department of Fiscal Services and  
Human Resources**

23160 Moakley Street, Suite 107  
Leonardtown, Maryland 20650

**Ms. Tammy McCourt**  
Assistant Superintendent

Phone: 301-475-5511 ext. 32247; Fax: 301-475-4228

August 2016

Dear Parents or Guardians:

Recognizing that accidents do occur and understanding that each family's insurance situation may be different, St. Mary's County Public Schools has arranged with K&K Insurance to offer student accident insurance. Upon receipt of payment, you will receive an ID card to use as proof of insurance coverage for doctors, hospitals, etc.

These plans are available to all St. Mary's County Public School students. More information about the plans is available online or by calling K&K Insurance directly. The separate football insurance must be purchased through the school plan if coverage is not provided through a family health insurance plan. The football insurance only covers the student for football injuries.

Parents of high school students should keep in mind that the St. Mary's County Public School System requires that all students who participate in interscholastic sports have medical insurance coverage prior to the first practice or tryouts and for the duration of all programs. This requirement can be met through participation in either a family health insurance plan or in the student accident insurance plan. Please note that students may not try out, practice, or play interscholastic sports until an insurance verification form is returned to the coach. Verification forms are available from your student's coach or at the school office.

***Keep in mind that this is accident insurance; it is not health or liability insurance. The coverage provided by these plans is not intended to replace a primary health insurance plan. It should be considered as a supplement to other health and accident insurance coverage.***

The insurance company offering these plans is K&K Insurance; they are underwritten by K&K Insurance. K&K Insurance offers an online enrollment and payment feature; please visit their website at <http://www.StudentInsurance-kk.com>. Upon receipt of payment, you will receive an ID card as proof of insurance coverage.

All applications will be effective the day the premium is received. Coverage under the Football Plan begins on the date the premium is received and ends on the last day of the football season.

Please give careful consideration to your insurance needs. Some parents mistakenly believe that the school system carries insurance for accidents that result from school-related activities; this type of coverage is a responsibility of the parent(s) or guardian(s).

If you have any questions in regards to the plans offered, please call the regional representative of K&K Insurance at 1-800-637-4757.

Best wishes for a safe and successful school year!

Sincerely,

Tammy McCourt  
Assistant Superintendent of Fiscal Services  
and Human Resources

Enclosures

cc: Principals  
Athletic Directors  
Mr. Smith  
Dr. Ridgell  
Dr. Roper