

WESTFIELD PUBLIC SCHOOLS
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VINCENT YANIRO
INTERIM SCHOOL BUSINESS ADMINISTRATOR/
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Dear Parent/Guardian:

The Board of Education has purchased insurance coverage to protect all participants in interscholastic athletics against accidental injury. Coverage is provided for student athletes, equipment managers, band members, cheerleaders, twirlers, and flag wavers.

Please Note: In the event of hospital and/or surgical expenses, the Board of Education 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*. The Board insurance will then be utilized for bills not covered by your own insurance up to the limits in the policy.

Although this coverage is 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 responsibility, not the responsibility of the Board of Education.

Please report any injuries immediately to your child's coach or faculty advisor and to the athletic trainer. 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.

Sincerely,



Vincent Yaniro
Interim Business Administrator