



Auburn Public School (APS) iPad Agreement Principles

The Auburn Insurance Policy will cover your iPad against a variety of losses and accidental damage. We encourage you to read this easy to understand document.

The words you, your, and yours mean the person(s) or organization(s) named as the Named Insured on the "Auburn iPad Insurance Policy Declarations" page. We, us, our, and ours mean the company as indicated on the "Auburn iPad Insurance Policy Declarations" page providing this coverage.

Your policy includes an **Insuring Agreement**, which is an explanation of What to Do If You Have a Loss or Accidental Damage, and General Rules and Conditions. The Coverage, Serial Numbers and Limits of Insurance provided by your policy and your premium are displayed in items shown on your declarations page.

This policy applies ONLY to loss or accidental damage occurring during the policy period, as shown on the student's declarations page.

The Insuring Agreement

Limit of Insurance: The limit of insurance for your coverage, as shown on the "Auburn Insured Policy Declarations" page, applies to all losses arising from any three events or one theft during one policy period.

What This Agreement Covers: We will cover Direct Physical Loss caused by Accidental Damage, Fire, Flood, Vandalism, Natural Disasters and Power Surge due to lightning occurring during the policy period to the iPad, including items entrusted to you, worldwide, as long as the items were in your possession and reported to us.

The policy will also cover Accidental Damage, caused by Normal and Intended Use of the Equipment. This includes accidental instances resulting in a broken or cracked screen.

LOSSES WE WILL NOT COVER:

Corrosion & Rust: We will not cover loss or damage caused by or resulting from corrosion, rust or changes in humidity or temperature

Dishonest Acts: We will not cover loss or damage caused by your dishonesty or anyone acting on your behalf. Nor do we cover any loss or damage arising from your illegal acts, whether committed alone or in collusion with others. However, if the loss or damage is caused by an act arising out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss, this exclusion does not apply to an otherwise covered loss suffered by another insured who did not cooperate in or contribute to the act that caused the loss.

Electrical Breakdown: We will not cover loss or damage to electrical equipment caused by electricity other than lightning.

LOSSES WE WILL NOT COVER: (Continued)

Intentional Acts: We will not cover loss or damage caused by your intentional damage or destruction of property covered under this policy.

Theft From An Unattended Vehicle: We will not cover loss or damage that is caused by or resulting from theft from an unattended vehicle except when it is securely locked, its windows are fully closed, and there is visible evidence that entry into the vehicle was forced.

Theft Without a Police Report: We will not cover loss or damage that is caused by or resulting from a theft without a police report being provided. We will also not cover any more than one theft per policy period.

Unexplained Loss or Mysterious Disappearance: We will not cover loss or damage caused by your inability to locate an item of property unless a reasonable explanation as to what might have happened supports that the property was stolen. If your property was stolen, you are required to notify the local police immediately as well as the Auburn Public Schools within 72 hours of its disappearance. This policy does not provide coverage if you fail to notify the police.

What to Do if You Have a Loss

If you have a loss to property covered by this policy, you must:

- (1) notify the local police immediately upon discovery of the loss if the loss is a theft.
- (2) report the loss to school administration immediately. We will supply you with a Loss Report form, which you must complete.

What to Do if You Have Damage

If you have accidental damage to property covered by this policy you must:

- (1) notify the school administration or designated person immediately.
- (2) provide written statement describing how equipment was damaged, including time and location.
- (3) do everything possible to protect the property from further damage.

General Rules and Conditions

These general rules and conditions apply to your policy:

CANCELLATION:

You may not cancel this policy. Participation in the 1:1 iPad program requires that you participate in the insurance program for entire policy period.

YOUR COVERAGE:

Your coverage begins the day your payment is verified and will last one full year, as long as the specified terms and agreements have not been violated. See the Insuring agreement for guidelines.

RENEWAL:

You must renew your policy annually. Renewal will be required annually at iPad distribution.



Auburn Public Schools

**"STRIVE FOR
EXCELLENCE"**

Auburn iPad Insurance Policy Declaration

By paying the insurance premium I agree to all of the principles of the Auburn Public Schools iPad initiative as indicated on the "APS iPad Agreement Principles" and summarized below:

- The mandatory insurance policy will be provided by the Auburn Public Schools
- The policy period is from August 1, 2021 through June 30, 2022
- The policy is not subject to cancellation or reimbursement
- The limit of insurance for your coverage applies to theft, during one policy period (as indicated above) or no more than three losses arising from following:
 - Direct Physical Loss caused by Accidental Damage, Fire, Flood, Vandalism, Natural Disasters and Power Surges
 - Accidental damage, caused by Normal and Intended Use of the Equipment
- The insurance policy will not cover the following:
 - Corrosion & Rust
 - Dishonest Acts
 - Electrical Breakdown
 - Intentional Acts
 - Theft From an Unattended Vehicle
 - Theft Without a Police Report
 - Unexplained Loss or Mysterious Disappearance