

# SCHOOL DEVICE

## COVERAGE

### SDC'S ACCIDENTAL DAMAGE INSURANCE PROGRAM

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SDC insurance programs cover **accidental damage, loss, and theft** of your district-owned devices. Unlike a standard warranty designed to address manufacturer defects, insurance covers the types of risks that become an eventuality while a device is in the hands of a K-12 student.



Here are some examples of the types of **ACCIDENTAL** damages that are covered:

- Drops and spills
- Broken LED/LCD displays
- Power surge, fire and flood
- Water damage
- Touchscreen failure (due to accidental incident)
- Vandalism, loss, and theft (loss and theft require a police report within 5 days of the incident)

### WHAT'S NOT COVERED

Here are some examples of the types of damages that are NOT covered:

- Natural wear and tear of the device
- Cosmetic damage
- End of battery lifecycle
- Preexisting damage
- Intentional damage
- Negligence
- Manufacturer defects
- Mechanical failure
- Devices not returned by students departing the district

**NOTE:** We are regulated by the Department of insurance which requires us, as an insurance company, to investigate all potential fraud in order to remain in good standing.

