



WEST MILFORD PUBLIC SCHOOLS

46 Highlander Drive, West Milford, New Jersey 07480
Phone: 973-697-1700 www.wmtps.org Fax: 973-697-8351

Alex Anemone, Ed.D.
Superintendent

Barbara Francisco
Business Administrator/Board Secretary

Daniel Novak
Director of Education

Elizabeth McQuaid, OTD
Director of Special Services

"Success Starts Here"

August 2, 2018

Dear Parents/Guardians:

The West Milford Board of Education has purchased **Student and Athletic Accident Insurance** coverage for the **2018-2019** school year, to protect all students against accidental injury during all school sponsored and supervised activities, including interscholastic sports. This coverage is administered through **Bob McCloskey Insurance**, Matawan, New Jersey, and is underwritten by U.S. Fire Insurance Company.

This insurance plan is **EXCESS** coverage, meaning that you must submit all bills to your own insurance carrier first. The school policy will then process all unpaid balances up to the limits of the policy. Although this coverage is very broad, there are restrictions, limitations and exclusions in this policy.

In some situations, medical bills may not be covered in full. Parents/guardians should understand that submitting medical expenses are their own responsibility, and not that of the schools. With additional medical coverage for all students added to the Gold Plan, some of the important benefits and limitations of the plan are:

1. Maximum medical benefit is \$5,000,000. Benefits are payable for up to 10 years from the date of injury.
2. Treatment **must commence within 90 days** of the date of injury, or there is no coverage.
3. Physical Therapy treatment (including Chiropractic) has a limit of \$10,000. (A letter of Medical Necessity is required).

All injuries should be immediately reported to a coach, nurse or faculty member. Claim forms will be provided by the school, but it is the parents/guardians' responsibility to:

1. Submit claim form with Part 1B filled out completely (any omissions will delay processing of the claim).
2. Submit all itemized bills (monthly statements will not be accepted).

Submit the statement (EOB – Explanation of Benefits) received from your own insurance carrier showing amounts paid and balances due, or a letter of denial stating the claim is not covered. **One of these items is required for any payments to be made on the claim.** If you have no other medical insurance, you will receive a letter from the insurance company requesting employer information. Please fill out this information and return it to the carrier immediately so that the claim can be processed. Failure to return this letter will result in a delay or denial of the claim.

It is your responsibility and to your benefit to submit the necessary forms as soon as possible, as a claim cannot be paid until all paperwork is submitted. Only one claim form per accident is required. All claim forms, bills and letters from other insurance carriers are to be sent to: BMI Benefits, LLC, P.O. Box 511, Matawan, New Jersey 07747. Any questions regarding coverage can be answered by calling toll free at 1-800-445-3126.

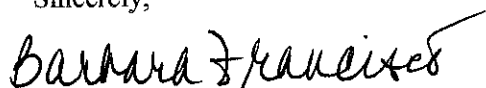
If you should require additional assistance, please contact the Board of Education Business Office at 973-697-1700, extension 5052.

OPTIONAL ADDITIONAL INSURANCE:

If you wish to purchase 24-hour Accidental Medical Insurance coverage, please refer to the attached brochure accompanying this letter. Around The Clock – 24 Hour Accident Coverage with a \$500,000 maximum benefit, and a 24-hour Extended Dental Insurance with a \$50,000 maximum benefit, are both available for purchase at an additional cost. Participation in one or both of these plans is strictly optional.

You may access this with relative ease from any computer or iPad via the following on-line address: www.bobmcloskey.com. Just follow the instructions and you can purchase your optional coverage in minutes. Should you have any questions, please call 1-800-445-3126 and a representative at **Bob McCloskey Insurance** will be happy to assist you with the process.

Sincerely,



Barbara Francisco
Business Administrator/Board Secretary

BF:tl
Attachments

S:\BF-TL\Insurance\ParentLetter-StudentAccidentFY19



BMI Benefits, LLC.

P.O. Box 511

Matawan, NJ 07747

Phone: 800.445.3126

Fax: 732.583.9610

www.bobmccloskey.com

Student Accident Insurance Frequently Asked Questions

Why is my child's school providing student accident insurance?

Many health insurance plans have high deductibles and plan limits that leave parents with high bills resulting from an unexpected accident. This excess policy, provided by the school, protects students and families from the costs associated with school-time and/or sports related accidents depending on your school's chosen policy coverage.

Who is BMI Benefits?

BMI Benefits, LLC. is the claims administrator on behalf of the insurance carrier.

Does primary insurance always have to pay first?

Yes. Medical claims must always be submitted initially to your primary insurance policy. Any remaining balance of expenses not covered by your primary will be submitted to the excess policy. The policy will cover the remaining balance of eligible expenses up to the plan maximum.

Does the accident insurance policy pay for out-of-pocket expenses such as co-pays and deductibles?

Yes. These charges can be submitted to the accident insurance policy to provide reimbursement.

What documents are needed to process a claim?

If your student is involved in a school-related accident, the following documents are needed to properly process a claim:

- **Fully completed BMI Benefits Accident Claim Form**
- **Itemized Bill – in the form of a HCFA or UB04.** This can be obtained through the medical provider. **DO NOT SEND** cash receipts, balance due, balance forward, or past due statements for claims processing or payment. An itemized bill (HCFA or UB04) contains the following information:
 - Provider's Name, Provider's Address, Tax ID Number
 - Date(s) of Service, Type of Service(s) Rendered including CPT and ICD-9 Codes
 - The Fee for Each Procedure
- **Primary Insurance Explanation of Benefits (EOB)** – you should receive a copy of this from your primary insurance carrier.

Where do I send all of these documents?

Please send all claim forms, itemized bills, primary EOBs, other insurance information and claims correspondence to BMI Benefits, LLC. **It might be easier to contact your medical provider, submit BMI's information as the secondary insurance, and the provider will bill BMI directly with the itemized bills and primary EOBs.**

What insurance information do I have to give a provider?

When you go to hospital, Doctor's office, PT clinic, etc, you must remember to tell them you have secondary insurance through your school's student accident medical insurance policy. Instruct the provider to bill your primary insurance first and then send the primary EOB and the itemized bill to BMI Benefits, LLC. **If you did not submit the secondary insurance information upon your first visit, please call the provider and give them the secondary insurance information for BMI Benefits.** If the provider bills the school's student accident insurance policy directly, this should prevent a balance due statement from being sent to the student/parent.

What can cause a delay in processing and paying a claim?

The claims administrator cannot process a claim that is missing one or more of the following documents: the accident/injury claim form, the Itemized Bill or the Primary EOB / denial. We cannot accept balance due, balance forward, or past due statements for claims processing.

Who can I contact if I have any questions? If you have questions after you submit your claims to BMI Benefits, LLC. please contact them at 800-445-3126. Please be aware that settlement of your claim may take several weeks to process. When contacting BMI Benefits, please have your claim form available, as well as the name of the school, school district, or Policyholder to ensure prompt assistance.

NOTE: When BMI processes a submitted claim, an Explanation of Benefits (EOB) will be mailed to the medical provider of service with any check payment. A second copy is also mailed to the address on file for the claimant/student explaining the claim payment details. If any information is missing in order for BMI to process and pay an outstanding claim, an EOB will be mailed stating what needs to be submitted to BMI for reprocessing and payment of the medical claim.



BMI Benefits, LLC.

P.O. Box 511
Matawan, NJ 07747
Phone: 800.445.3126
Fax: 732.583.9610
www.bobmccloskey.com

Student Accident Insurance Claim Filing Instructions

1. **BMI Benefits Accident/Injury Claim Form:** Part 1A must be signed by the school/policyholder. All other sections must be completed by the school and parent/guardian. If you are employed, but do not have insurance, please state "NO INSURANCE" and provide us with a statement from your employer noting that the student/claimant has no insurance or complete the enclosed form – 'Statement of No Other Insurance'. Otherwise, our office may submit an insurance questionnaire to your employer to be used as verification of no dependent coverage.
2. Please contact all medical providers where treatment was received and instruct them that you have secondary insurance. If you give the medical provider the BMI Benefits billing information, they should bill BMI directly after they bill your primary health insurance. You may also obtain and attach copies of your primary carrier's Explanation of Benefits (EOB) and all itemized medical bills, known as HCFA 1500s (physician billing form) and UB-04s (hospital billing form). The itemized medical bills should show the ICD-10 and CPT codes for the services provided, as well as other necessary information for insurance processing. Balance due statements are NOT itemized bills and cannot be processed and paid by BMI Benefits. The insurance policy is an excess insurance, which means benefits are provided after any other valid and collectible insurance has processed the medical claims.
3. In regards to claims for a dental injury, the policy will cover accidental injury to sound, natural teeth. The claim must be submitted to both the dental insurance and the medical insurance if available. In regards to reimbursement for prescription expenses, we will need a copy of the itemized prescription bill. Cash register receipts only will not suffice.
4. If you have already paid the medical service provider and wish to be reimbursed directly, please attach a paid receipt or statement that verifies the payment along with the itemized bills and primary EOBs. HSAs and FSAs are reimbursable, however HRAs are not reimbursable.
5. Submit the completed claim form, itemized bills and primary insurance Explanation of Benefits to BMI Benefits, LLC. Claims can be submitted via mail, fax, or e-mail.

FAX	MAIL	E-MAIL
732-583-9610	BMI Benefits, LLC PO Box 511 Matawan, NJ 07747	clerk@bobmccloskey.com

6. You may contact BMI Benefits, LLC at 800.445.3126 to discuss your claim. Please be aware that settlement of your claim may take several weeks to process. When contacting BMI Benefits, please have your claim form available, as well as the name of the school, school district, or Policyholder to ensure prompt assistance.

NOTE: When BMI processes a submitted claim, an Explanation of Benefits (EOB) will be mailed to the medical provider of service with any check payment. A second copy is also mailed to the address on file for the claimant/student explaining the claim payment details. If any information is missing in order for BMI to process and pay an outstanding claim, an EOB will be mailed stating what needs to be submitted to BMI for reprocessing and payment of the medical claim. All submitted claims are subject to the policy terms, conditions and benefits as outlined in the coverage selected by the Policyholder.



BMI Benefits, LLC.

P.O. Box 511
Matawan, NJ 07747
Phone: 800.445.3126
Fax: 732.583.9610
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Statement of No Other Insurance

Please complete this form in its entirety and submit to BMI Benefits, LLC. along with the completed accident claim form.

Statement of No Other Insurance

I, _____, declare that I was not covered by any other insurance policy, through
(Insured's Name)
myself or my parents for the accident dated _____. Should any insurance become effective
during my treatment I will notify BMI Benefits and forward all eligible bills to the new carrier. I understand
BMI Benefits coverage is excess to all other insurance and will pay after all collectible insurance. I understand that
if any of these statements are false it could deem my claim ineligible.

(Insured Name or Parent Name if insured is a minor)

(Date)

(Insured Signature or Parent Signature if insured is a minor)

(Date)

SCHOOL/POLICYHOLDER NAME: _____

FRAUD WARNING:

ANY PERSON WHO KNOWINGLY AND/OR WITH INTENT TO INJURE, DEFRAUD OR DECEIVE AN INSURANCE COMPANY OR OTHER PERSONS, FILES A STATEMENT OF CLAIM CONTAINING FALSE, INCOMPLETE OR MISLEADING INFORMATION MAY BE GUILTY OF INSURANCE FRAUD AND SUBJECT TO CRIMINAL AND SUBSTANTIAL CIVIL PENALTIES.



BMI Benefits, LLC.

**P.O. Box 511
 Matawan, NJ 07747
 Phone: 800.445.3126
 Fax: 732.583.9610
 www.bobmccloskey.com**

Student Accident Claim Form

Please complete this form in its entirety and submit to BMI Benefits within 90 days from the date of accident. Please retain a copy for your records. Please contact the medical providers where treatment was received, submit BMI's billing information as your secondary insurance, and ask for BMI to be billed directly. You may also obtain from the medical providers all itemized bills and primary insurance explanation of benefits (EOBs). Itemized bills are considered HCFA1500 Forms (physician's office) or UB-04 Forms (hospitals), not balance due statements. Please reference the attached claims instruction document for additional information.

PART 1A: POLICYHOLDER					
School/Organization/Policyholder Name West Milford Board of Education				Policy# BAH 3000069 0818	
School/Organization/Policyholder Mailing Address (Street, City, State, Zip)					
Student's Name		Date of Birth		Male <input type="checkbox"/> Female <input type="checkbox"/>	
Student's Social Security Number (SSN Must be provided as required by the Center for Medicare Services)					
Student's Home Address (Street, City, State, Zip)					
Date of Injury	Time	Name of Activity or Sport Type	Body Part Injured	<input type="checkbox"/> Left or <input type="checkbox"/> Right Body Part	
At the time of the accident, was the student involved in an activity sponsored and supervised by the Policyholder?				YES <input type="checkbox"/> NO <input type="checkbox"/>	
At the time of the accident, was the student traveling to or from a regularly scheduled school activity?				YES <input type="checkbox"/> NO <input type="checkbox"/>	
How did Injury occur?					
Name of School Official:			Was he/she a witness to the accident?		YES <input type="checkbox"/> NO <input type="checkbox"/>
Signature of Supervisor/Official		Title		Date	
NOTE: Part 1A must be signed by an official of the policyholder or the claim cannot be processed					
INSURANCE INFORMATION					
Is the Student covered by any other insurance policy, either as a dependent, or under a group, individual, automobile, medical or liability Policy? YES <input type="checkbox"/> NO <input type="checkbox"/>					
If Yes, Name of Insurance Carrier: _____ Policy #: _____					
Is the above insurance a Medicaid Plan or a Military Insurance such as Tricare? YES <input type="checkbox"/> NO <input type="checkbox"/>					
PARENT/GUARDIAN INFORMATION					
Parent/Guardian Name			Parent/Guardian Name		
Phone	E-Mail		Phone	E-Mail	
Is the Parent/Guardian Employed?		YES <input type="checkbox"/> NO <input type="checkbox"/>		Is the Parent/Guardian Employed?	
				YES <input type="checkbox"/> NO <input type="checkbox"/>	
Employer			Employer		
<p>MEDICAL INFORMATION AUTHORIZATION & ASSIGNMENT OF BENEFITS: I authorize any Health Care Provider, Medical Facility, Doctor, Insurance Company or Organization to furnish at the request of BMI Benefits, LLC. or the underwriting companies with which it works, information which you may possess including, findings and treatments rendered and copies of all hospital and medical records for professional services and hospital care rendered on my behalf. The foregoing authorization is granted with the understanding that any legal rights I may ordinarily have to claims communications between us as privileges are hereby expressly and voluntarily waived. A photostat of this authorization shall be considered as valid and effective as the original. Payments will be made to the providers of service, unless a paid receipt/statement accompanies the medical claim submission.</p> <p>Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.</p>					
Claimant or Authorized Person's Signature				Date	

CLAIM FORM FRAUD NOTICE

Arkansas	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
Colorado	It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.
District of Columbia	WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.
Florida	Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
Kansas	A "fraudulent insurance act" means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto.
Kentucky	Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.
Louisiana	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
Maine	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or denial of insurance benefits.
Maryland	Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
New Jersey	Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
New Mexico	ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.
New York	General: All applications for commercial insurance, other than automobile insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation. All applications for automobile insurance and all claim forms: Any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation. Fire: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. The proposed insured affirms that the foregoing information is true and agrees that these applications shall constitute a part of any policy issued whether attached or not and that any willful concealment or misrepresentation of a material fact or circumstances shall be grounds to rescind the insurance policy.
Ohio	Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
Oklahoma	WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
Pennsylvania	All Commercial Insurance, Except As Provided for Automobile Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for

	<p>insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.</p> <p>Automobile Insurance: Any person who knowingly and with intent to injure or defraud any insurer files an application or claim containing any false, incomplete or misleading information shall, upon conviction, be subject to imprisonment for up to seven years and the payment of a fine of up to \$15,000.</p>
Puerto Rico	Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.
Rhode Island	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
Tennessee	<p>All Commercial Insurance, Except As Provided for Workers' Compensation It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.</p> <p>Workers' Compensation: It is a crime to knowingly provide false, incomplete or misleading information to any party to a workers' compensation transaction for the purpose of committing fraud. Penalties include imprisonment, fines and denial of insurance benefits.</p>
Utah	Workers' Compensation: Any person who knowingly presents false or fraudulent underwriting information, files or causes to be filed a false or fraudulent claim for disability compensation or medical benefits, or submits a false or fraudulent report or billing for health care fees or other professional services is guilty of a crime and may be subject to fines and confinement in state prison.
Virginia	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.
Washington	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.
West Virginia	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
All Other States	Any person who knowingly and willfully presents false information in an application for insurance may be guilty of insurance fraud and subject to fines and confinement in prison. (In Oregon, the aforementioned actions may constitute a fraudulent insurance act which may be a crime and may subject the person to penalties).

BENEFIT	GOLD PLAN	SILVER PLAN	
		Voluntary	Sports & Compulsory
Maximum Benefit	\$1,000,000	\$500,000	\$1,000,000
Benefit Coverage Period	3 Years	2 Years	3 Years
Motor Vehicle Accidents	Usual & Customary	\$10,000	
Hospital Benefits			
Hospital Room & Board Expense	Usual & Customary	\$500/Day	
Hospital Intensive Care Unit Expense	Usual & Customary	\$1,000/day, 5 day Maximum	
Miscellaneous Hospital Expense	Usual & Customary	\$500	
Surgical Benefits			
Surgical Expense	Usual & Customary	Usual & Customary	
Assistant Surgeon Expense	Usual & Customary	25% of Surgical Expense	
Anesthetist or Anesthesiologist Expense	Usual & Customary	25% of Surgical Expense	
Day Surgery Miscellaneous Expense	Usual & Customary	\$500	
Medical Benefits			
Outpatient Physician Expense	Usual & Customary	Usual & Customary	
Outpatient Consultant or Specialist Expense	Usual & Customary	Usual & Customary	
Outpatient Physical Therapy Expense	Usual & Customary to \$10,000 Maximum	Usual & Customary to \$2,000 Maximum	
Ambulance Expense	Usual & Customary	Usual & Customary	
Outpatient X-ray Expense	Usual & Customary	Usual & Customary	
Outpatient Laboratory Expense	Usual & Customary	Usual & Customary	
Outpatient MRI or CAT Scan Expense	Usual & Customary	\$500	
Outpatient Emergency Room Expense	Usual & Customary	\$500	
Outpatient Prescribed Medicine Expense	Usual & Customary	Usual & Customary	
Licensed Nurse Expense	Usual & Customary	Usual & Customary	
Outpatient Durable Medical Equipment and Supplies Expense	\$5,000	\$2,000	
Outpatient Dental Accident Expense	\$50,000	\$500/Tooth	
Deferred Dental Treatment	When a dentist certifies that treatment will continue beyond the benefit period, an ADDITIONAL benefit of up to \$1,000 will be paid.		
Replacement of Eyeglasses, Hearing Aids, or Contact Lenses, if medical treatment is also received for the covered injury	\$500	\$500	

Accident Insurance Protection for Students

Parents and Guardians: Do you have adequate insurance coverage for your child in the event of an unforeseen accident?

Bob McCloskey Insurance has got you covered!



Depending on which program your child's school offers, you may be able to purchase one or more of the following insurance products on a voluntary basis...

- ✓ \$500,000 At School Student Accident Coverage
- ✓ \$500,000 Around the Clock - 24 Hour Accident Coverage
- ✓ \$50,000 Student Accident Dental Coverage

...with relative ease from any computer or iPad via the following online address:

www.bobmccloskey.com

Just follow the instructions and you can accomplish the process in minutes. And, should you have any questions, you can call

1-800-445-3126

and a representative will be happy to assist you with the process or any questions.

Bob McCloskey Insurance
P.O. Box 511 Matawan, NJ 07747
www.bobmccloskey.com



**Got You
Covered**