

Office of the Chief Operating Officer  
Interscholastic Athletics  
MONTGOMERY COUNTY PUBLIC SCHOOLS  
Rockville, Maryland

May 16, 2013

**IMPORTANT NOTICE TO PARENTS ABOUT FOOTBALL INSURANCE COVERAGE**

Dear Parents/Guardians:

Montgomery County Public Schools (MCPS) does not provide primary insurance coverage for students who participate in the high school interscholastic football program.

Each student desiring to play football must have insurance coverage of some type, either through a parent/guardian's policy or through the special medical coverage outlined in this mailing. Parents who already have coverage through personal or group plans meet the insurance requirement. Students who do not have medical coverage will need to either purchase their own insurance from the company of their choice or purchase one of the appropriate Football Coverage options described in the enclosed brochure (Low Option \$130, or High Option \$199).

The insurance options described in the enclosed brochure are underwritten by Nationwide Life Insurance Company and are serviced by K&K Insurance Group. Parents/Guardians may contact K&K Insurance Group with questions, or to obtain coverage, at 855-742-3135, or at the following website: [www.studentinsurance-kk.com](http://www.studentinsurance-kk.com).

Please note that the football insurance described in the enclosed brochure is primarily designed to supplement an existing health insurance policy and has certain coverage limitations. Parents or guardians who currently have insurance coverage may choose to supplement their current coverage by enrolling in one of the options. Parents are responsible for all unpaid medical bills if their child is injured.

Also enclosed is a form for each parent/guardian to verify insurance coverage for their child. The enclosed *Football Insurance Response Form* must be completed and returned to the football coach before your child is allowed to practice.

If you have questions about the required medical coverage please contact your school's head football coach or athletic director.

Sincerely,



William G. Beattie  
Director, Systemwide Athletics

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Attachment