

**Risk Management Office**  
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## STUDENT ACCIDENT INSURANCE

### 2024 - 2025

July 1, 2024

Dear Parents and Guardians,

Harford County Public Schools will once again offer Student Accident Insurance through an independent company for the 2024-2025 school year. This year Bob McCloskey Insurance will administer the program. [https://www.bobmccloskey.com/md/md\\_k-12/](https://www.bobmccloskey.com/md/md_k-12/)

Please be advised that this is a voluntary program based on your individual needs. If you are concerned about insurance coverage in the event of an accident at school, this insurance may be a way for you to cover a gap due to lack of health or dental insurance, or due to a large deductible or coinsurance on your personal health insurance plan.

Should you desire to purchase a policy for your student(s), please go directly to [https://www.bobmccloskey.com/md/md\\_k-12/](https://www.bobmccloskey.com/md/md_k-12/), or call 1-800-445-3126 to enroll. If, after purchasing a policy, your child suffers an injury that is covered under the plan, you can contact the insurance company directly via web or phone for claim instructions.

If you have any questions, please feel free to contact my office.

Sincerely,

*Julie Uehlein*

Julie Uehlein  
Supervisor of Risk Management