



# Educator Resources

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## Christian School Board Members

*A comment on what level of coverage your school should have in 2006*

Dear Board Member –

First let me say thank you for the vital role you play in the advancement of Christian Education. Each year I lecture in front of over 4,000 Pastors and Administrators and a common cry I hear is the need for more advisors and Board Members who have expertise to advise schools.

The economy of the insurance market has changed significantly between 2003 and 2005. With these changes (*which I am sure you have already seen reflected in higher Property & Casualty – General Liability rates and higher deductibles just to scratch the surface*), the need to place the right level of coverage with your student accident policy is even greater.

In the past, small student accident plans have mass marketed the “cheapest,” lowest level of coverage through mass mail delivery systems. This has caused many schools to think that a \$10,000 or \$25,000 level of coverage is an acceptable “risk transference tool”. I could not disagree more.

When you consider which student accident policy is right for you, keep these three points in mind:

?? **The difference** between the \$10,000/\$25,000 plans and a \$1,000,000 plan is only the equivalent of asking your parents to pay \$8.50 a year “registration fee” versus a \$4 or \$5 dollar a year fee (for K-8 Students).

?? **In my experience**, only the \$1,000,000 plans (which I recommend) have helped schools gain valuable discounts to their General Liability coverage. (Please see attached article....we help all schools we work with prepare for their request to their carrier for a discount).

?? Each year schools opt for the **cheapest policy versus the value** of a policy designed for Christian schools across the nation. Simply put: they are missing the point. This type of coverage and the cost associated with it should never “pass through” the budget. It is a registration fee that is collected and paid for solely by each parent on a mandatory basis.

I personally helped design the policy that your associations (see reverse side) choose to endorse. I invite you to call me if you have any questions.

**John M. Drye, Esq.**

Attorney-at-Law & National Advisor for Student Accident Plans

