

May 14, 2018

Dear rising 9<sup>th</sup> grade families,

As we continue to fine tune the rollout of our 1-to-1 iPad program for rising Freshmen for 2018-2019, we have been evaluating ways to ensure a smooth transition to High School for your family. In listening to feedback from parents, we have found there has been some confusion about the iPad insurance offering for the iPad program in the High School and how it differs from what is offered in the Middle School.

When we initially planned our insurance offering in the High School, the goal was to include a basic insurance policy in the annual iPad fee, which is part of tuition/fees. This would have covered a single break over a three-year period with no extra charge. What we have found, however, is that this included insurance policy is confusing and doesn't provide enough coverage. Having a different policy between Middle and High School, along with an extended timeline for damage claims, created a significant amount of uncertainty and misunderstanding.

**In an effort to simplify our iPad insurance offerings for you, we have decided not to offer the basic insurance policy originally included in tuition, and will refund the premium to you by reducing your tuition/fees by \$21 for 2018-2019. In place of the basic policy, we will offer the same insurance policy that is in the Middle School, which covers up to two damage instances for \$60 per year.**

Attached to this letter is a form for you to return that lets us know whether or not you plan on participating in the new insurance plan. We do need all families to sign and return this form, regardless of whether or not you intend to participate. **Please return this form to the Middle School office no later than May 18, 2018.**

We hope this clears up and confusion and helps create a much smoother transition to High School for your family. Should you have any questions about the iPad insurance, please email [technology@cakmail.org](mailto:technology@cakmail.org) and a member of our Technology team will respond quickly to your request.

In Christ,

Susan Wallis  
High School Principal

**CAK 9<sup>th</sup> Grade 1-to-1 iPad Program  
iPad Agreement and Insurance Selection 2018-2019**

Student Name \_\_\_\_\_

Student Grade: 9<sup>th</sup>

CAK offers optional CAK-provided iPad insurance protection for school-provided iPads. This protection plan minimizes potential out-of-pocket costs in the event of damage and/or theft of the iPad, subject to the stated exclusions. \$21 of this expense is currently included in tuition. Please check one of the following options and sign below:

- I elect to purchase iPad insurance protection through CAK for the 2018-2019 school year. I consent to CAK billing my FACTS account in the amount of \$39 for the insurance policy, over and above the \$21 that is already included in tuition/fees, for a total of \$60 annual premium.
  
- I waive my option to purchase protection and take full responsibility for the 2018-2019 school year for the cost of any loss or damages to the iPad. Repair and replacement costs are set forth in the CAK iPad User Terms and Conditions. I approve for my tuition/fees to be reduced by \$21 over the course of the 2018-2019 school year.

Parent #1 Print Name: \_\_\_\_\_

Parent #1 Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Parent #2 Print Name: \_\_\_\_\_

Parent #2 Signature: \_\_\_\_\_

Date: \_\_\_\_\_

***I have read, understand and agree to both the iPad User Terms and Conditions for 2018-2019 and the CAK Technology Responsible Use Policy for 2018-2019.***

Student Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Parent #1 Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Parent #2 Signature: \_\_\_\_\_

Date: \_\_\_\_\_

### **CAK iPad Optional Add-on Insurance**

Christian Academy of Knoxville (“CAK”) offers each student the opportunity to protect school-owned iPads issued to students as part of the One-to-One Program. This plan protects the iPad against accidental damage (drops/spills), certain loss events, theft, fire, flood, and natural disasters. This protection plan will provide repair and replacement cost coverage and protect the iPad on and off campus. This plan will also act as an extension of the manufacturer’s warranty against defects.

This protection plan will not provide coverage if:

- The CAK-issued case is not in place (unless approved by a teacher for an in-class project)
- The CAK iPad is deliberately damaged or mishandled

In these situations, this policy is rendered null and void and the family will assume all responsibility for the full cost of the repair or replacement of the iPad.

Program Premium/Coverage (annual)

- Non-Refundable Premium: \$60.00
- Limit of Liability: \$600.00

Fees without Protection Plan:

- Damage/Repair Cost (Device Only): \$150.00
- Stolen/Un-repairable Cost (Device Only): \$300.00

Effective Coverage/Expiration Date

- Effective Date: Upon signature and return of this form, no earlier than August 13, 2018
- Expiration Date: May 24, 2019 or date of withdrawal from CAK

Coverage

- Accidental Damage: Pays for accidental damage caused to the iPad by liquid spills, drops, or any other unintentional event
- Theft: Pays for loss of the iPad due to theft; the claim requires a police report to be filed
- Fire: Pays for damage of the iPad due to fire; the claim must be accompanied by an official Fire report from the investigating authority
- Electrical Surge: Pays for damage to the iPad due to an electrical surge
- Natural Disaster: Pays for loss or damage to the iPad caused by natural disasters

Exclusions - This insurance does not cover the following, which remain your responsibility:

- **Loss/Damage to the iPad due to dishonest, fraudulent, intentional, negligent (not locked/stored in a secured manner or location) or criminal activity**
- Loss/Damage of Consumables: USB charging cable (\$15), AC adapter (\$15), Case (\$35)
- Excessive damage to case (\$35)
- Cosmetic damage that does not affect the functionality of the iPad; this includes, but is not limited to scratches, dents, and broken ports/parts, port covers
- “Jailbreaking” or otherwise voiding the manufacturer’s warranty by altering the software
- CAK is not liable for any loss, damage (including accidental, consequential, or punitive damages) or expense caused directly or indirectly by the equipment

**Christian Academy of Knoxville**  
**iPad Usage Terms and Conditions 2018-2019**

In this Terms and Conditions, “we,” “us,” and “our” means Christian Academy of Knoxville (“CAK”). “You” and “your” means the parent and the student enrolled in CAK. The “property” is the iPad owned by CAK. Upon signing, you are eligible to receive the property at no cost with the following terms and conditions:

**Terms**

You will comply at all times with the CAK Student/Parent Handbook, Responsible Use Agreement, and iPad Agreement. Any failure to comply may terminate your rights of possession effective immediately and the school may repossess the iPad.

**Title**

Legal title to the property is held by CAK at all times. Your right of possession and use is limited to and conditioned upon your full and complete compliance with these terms. While CAK is providing internet content filtering software both on and off campus, your compliance of these terms may require parental and self-monitoring while using outside of CAK facilities.

**Loss/Damage**

If the property is damaged, lost, or stolen, you are responsible for the cost of repair or replacement value as listed above on the date of loss if you decline insurance coverage, or for items excluded from our insurance policy. CAK will not accept replacement devices in lieu of insurance or repair/replacement costs. Repairs to devices must go through CAK’s Technology Department as 3<sup>rd</sup> party repairs will not be accepted. Loss or theft of the property must be reported to school administration by the next school day following occurrence. The iPad/Apple ID account includes access to a “Find My iPad” feature that enables the registered account holders to attempt to locate their iPads via Apple’s online services. CAK is not responsible for assisting with the recovery of any lost or stolen devices. You may be required to file a police report. Any repair or replacement costs, if applicable, will be billed to your FACTS account.

**Appropriation**

Your failure to return the property by the final day of school as noted on the school calendar or the date of withdrawal and the continued use of it for nonschool purposes without the consent of CAK may be considered unlawful appropriation of the school’s property.

**Indemnification**

The student and parent release, hold harmless, defend, and indemnify CAK from any claims, liability, or money damages (including attorney fees) brought by a third person, the student, or the parents against CAK and related to the student’s use of the device or the students’ or parents’ breach of these terms. If a student is withdrawn from CAK for any reason, the protection plan becomes null and void on that date. This protection plan requires that Find My iPad be activated and always enabled. If this feature is disabled, this policy is rendered null and void and the family will assume all responsibility for the full cost of the repair or replacement of the iPad. There are no refunds once this document becomes active. Parents and students must “opt-in” to this insurance each year, and fees may change annually.