

CAK iPad Optional Insurance (grades 6-12)

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 and Logitech Keyboard Case (High School only) against accidental damage (drops/spills), covered loss, 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.

Note that the school provides two different cases for the iPads. In Middle School, an STM standard case is provided, while in High School a Logitech Keyboard Case is provided. The insurance policy does not cover the STM case in Middle School but does cover the Logitech Keyboard Case in High School.

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 or Logitech case.

Program Premium/Coverage (annual)

- Non-Refundable Premium: \$60.00 (Middle School)/\$75.00 (High School)
- Limit of Liability: \$600.00 (Middle School)/\$800.00 (High School)

Fees without Protection Plan:

- Damage/Repair Cost (Device Only): \$300.00
- Stolen/Un-repairable Cost (Device Only): \$300.00
- Damage/Repair Cost (Logitech Keyboard Case): \$100.00
- Stolen/Un-repairable Cost (Logitech Keyboard Case): \$100.00

Effective Coverage/Expiration Date

- Effective Date: Upon student’s acceptance of the iPad for the school year
- Expiration Date: Last day of school each year or date of withdrawal from CAK

Coverage

- Accidental Damage: Pays for accidental damage caused to the iPad or Logitech Keyboard Case by liquid spills, drops, or any other unintentional event
- Theft: Pays for loss of the iPad or Keyboard Case due to theft; the claim requires a police report to be filed
- Fire: Pays for damage of the iPad or Keyboard Case 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 or Keyboard Case due to an electrical surge
- Natural Disaster: Pays for loss or damage to the iPad or Keyboard Case 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 to the Logitech Keyboard Case 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 (\$15.00), AC adapter (\$15.00), STM Case (\$30)
- **Loss of detachable keyboard from Logitech Keyboard Case (\$50)**
- Excessive damage to STM case (\$30) or Logitech Keyboard Case (\$100)
- 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

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 3rd 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.