

TOWNSHIP OF BYRAM BOARD OF EDUCATION
12 Mansfield Drive - Stanhope, New Jersey 07874

September 10, 2010

Dear Parents/Guardians:

It is a pleasure to renew our mutual interest in the education of your children.

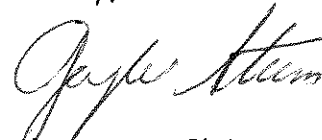
This year, as in the past, the Byram Township Schools are providing a service to the students in our district by making available a Student Accident Insurance Program. All parents/guardians of students who will be availing themselves of this service should complete the application on the envelope, place the premium in the envelope, and mail it directly to T. L. Groseclose Associates Incorporated during the first full week of school.

Parents/guardians should retain the tear off portion of the envelope as their record of coverage. (Summary of Insurance Benefits). Please pay by check so that your canceled check will serve as your receipt.

The board of education advises you to carefully note the limitations and exceptions in the policy. All parents/guardians are urged to enroll their children in the available student group accident insurance plan as the best way to insure payment for accidents which occur during school related activities. The board of education wishes to emphasize to parents/guardians that, while it will exercise every reasonable effort to protect students from accidents while they are attending school, the board of education cannot guarantee or insure against such occurrences. Accidents may occur to students during school which are not the responsibility of the board of education. If a claim is made against the board of education, it is required to refer the matter to its insurance company which controls settlement or defense of the claim within the terms and limits of the policy purchased by the board of education.

I trust the above and enclosed information will prove helpful to you.

Sincerely,



Gayle Strauss, Ph.D.
Superintendent

GS/grb