



PSBA INSURANCE TRUST

Protecting what matters most, always By PSBA Insurance Trust

From the commonwealth's rural schools and back roads to its urban centers and major highways, Pennsylvania is an expansive and diverse state. While serving your district as a school director, it's likely that that you will travel around the state, or even throughout the country, to conduct your work. Whether traveling to an advocacy event, school board meeting or district function, it's vital to be able to focus on what matters most. That's why the PSBA Insurance Trust proudly partners with The Prudential Insurance Company of America to offer exceptional Travel Accident Insurance coverage to the commonwealth's school directors.

All member school directors, including members serving on career and technical center and intermediate unit boards, automatically receive a complimentary \$150,000 in death benefits when traveling to and from board-sponsored meetings.

School board directors are also provided with the opportunity to upgrade to 24-hour coverage and to insure their spouse and children.

Antoinette Lopatka, business administrator at Dunmore School District said, "The district enrolls in the program knowing the administration is protected on business travel. Thankfully, our district has never needed to use this insurance, but we have peace of mind knowing we are covered."

Justin Evey, online learning principal at Keystone Central School District, enrolled in the Business Travel Accident Insurance "due to its affordability and peace of mind that it provides for my family if something would happen while I am traveling for work. Given our rural community, many meetings require travel time, so this policy is a great supplement to my other life insurance."

School district administrators are also covered to protect against accidents occurring while on school premises and while traveling on school-related business. Administrators also have the option to expand the coverage to 24/7, on or off the job, and anywhere in the world. Travel Accident Insurance for school district administrators is an efficient and economical way to help employees manage the financial risk from potential accidental loss of life or debilitating injury when traveling on behalf of the district.

David Van Buskirk, business manager at Central Pennsylvania Institute of Science and Technology (CPI), stated, "CPI enrolls in this program because of the extra level of protection provided to our administrators and senior staff while traveling on behalf of CPI. We also enroll in the 24-hour coverage because of the low attritional cost versus benefits provided."

The coverage offered by the PSBA Insurance Trust includes monthly rehabilitation expenses when deemed necessary to return to normal activities; loss due to physical attack causing bodily harm; coma resulting from the incident; benefits for paralysis, dismemberment, or loss of eyesight, speech or hearing; and the return of an insured individual's remains from outside

of a 100-mile radius of his or her home. Insured individuals will receive these benefits regardless of other insurance.

Having adequate insurance coverage provides the protection that you need to ensure that your family, your home and your finances will be protected if an unexpected accident occurs. For more information about enrolling in the PSBA Insurance Trust's Business Travel

Accident Insurance, keep an eye out for more information from your school board secretary or business manager, or contact Kelsey Carbaugh at kelsey.carbaugh@psba.org.

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