The student and their family/caregivers assume full financial responsibility for the iPad in the event of damage, loss, theft and any other instance of negligence and/or abuse. The replacement cost for the iPad and accessories may be as much as $900. It is expected each student will have their own insurance to cover the iPad, protective case and any other accessories which may be damaged.

**No repairs or maintenance of products purchased outside the Winthrop insurance program will be managed or supported by Bertram Primary School.**

**Third-Party iPad insurers**
If you have purchased the iPad outside of the Winthrop program you need to complete the attached form indicating you have personal insurance coverage for your iPad. Whilst all care will be taken by the staff of Bertram Primary School the school is not responsible for any damage which may occur.

You may already have iPad coverage through your current insurer however, please consider the following points to satisfy yourself you have adequate coverage. Coverage may also be obtained under, personal homeowners or renter’s policy or extended coverage via credit cards.

When shopping for iPad insurance, there are several key factors that should be considered. Some of these include:
- Secure Funding – Go through a reputable insurer
- Coverage - What does the policy cover? For example, some policies cover accidental damage, but not theft. Water damage may be covered but the extent may vary. Does the policy cover deliberate damage?
- Excess – How much will you have to pay each time you make a claim? How many claims are you able to make during the policy term?
- Cost – You should select the most cost effective and comprehensive cover you feel is adequate for your situation.

**iPads purchased through the Winthrop Insurance Program**

Purchased with Insurance – repairs or faults can be reported to the school on the *allotted day*. The school, through Winthrop will arrange for collection and repair as needed.

**iPads purchased through the Winthrop Program without Insurance**

Parents will need to access their own insurers processes.