



**WALL TOWNSHIP PUBLIC SCHOOLS**  
**Office of the Superintendent of Schools**  
**P.O. Box 1199 • 18<sup>th</sup> Avenue**  
**Wall, NJ 07719**

Dr. Tracy Handerhan  
Superintendent of Schools

September 2023

**RE: Insurance**

Dear Parent/Guardian:

The Board of Education purchased insurance coverage to protect all students against accidental injury. This coverage includes all participants in extracurricular activities and interscholastic athletics.

In the event of hospital and/or surgical expenses, this policy becomes *excess* over any other insurance you may have. If hospital and/or surgical expenses incur, *parents must use their own insurance first*. This policy will then cover those bills not covered by your own insurance, up to the limits in the policy.

Although this coverage is very broad, restrictions, limitations and exclusions do apply. Medical bills may not be covered in full. Parents should understand that medical expenses are their own responsibility and not that of the Board of Education.

Please report any injuries immediately to your child's coach or faculty advisor. The school will provide claim forms, but it is the parent's responsibility to obtain all medical bills and submit them to the insurance company. Questions regarding the policy coverage or about specific claims can best be answered by contacting [Bollinger Incorporated](#) at 973-467-0444.

Sincerely,

Dr. Tracy Handerhan  
Superintendent