

Student Accident Insurance

Dear Parent/Guardian:

The Manitoba School Boards Association and Pembina Trails School Division are committed to the health and welfare of students. Injuries and accidents are everyday occurrences. The home, playground, school and community all present possible hazards to children and adolescents.

Universal Student Accident Insurance

Pembina Trails School Division maintains Universal Student Accident Insurance coverage, underwritten by iA Special Markets, for all students attending our division's schools. The program provides basic accident and medical coverage while students attend school or participate in school-organized activities. It also extends to provide coverage to high school students enrolled in an approved course or class outside of school that qualifies for credit in Physical Education. **This coverage does not extend to any other activities at times outside of school; i.e. not 24 hour coverage.**

For students who are engaged in remote learning, the Universal Student Accident Insurance will remain in-force for periods where the student is on a live call with a teacher or school staff member. Coverage does not extend when watching pre-recorded content or engaging in independent study. Please see the attached document with further information in regard to Universal Student Accident Coverage in regards to remote learning.

*It is recommended that all parents/guardians consider purchasing **Voluntary Student Accident Insurance**, which provides **24-hour coverage** for all accidents at home, school, sports, organized activities or play for the **entire year, including remote learning**.*

The Universal Student Accident Insurance Program complements but does not replace the Voluntary Student Accident Insurance coverage purchased by parents/guardians.

Voluntary Student Accident Insurance

The Voluntary Student Accident Insurance underwritten by Old Republic Insurance Company of Canada provides enhanced accident coverage for accidents and benefits beyond that of the Universal Student Accident Insurance held by the School Division or through a parent/guardian's benefits plan through their employer. Benefit coverage includes ambulance, hospital, accidental dental, disability, fractures, dislocations, and many other benefits.

Please visit www.manitobastudentinsurance.ca or refer to the attached brochure and application form for details and how to enroll your child(ren) in the Voluntary Student Accident Program. If you have any questions, please contact Old Republic Insurance Company of Canada at 1.800.463.5437.

Who is Eligible?

Children are eligible for coverage if they are:

- a) more than 6 months old;
- b) less than 27 years old; and
- c) live in Canada, except the province of Quebec.

If a child is 14 years old or older at any time during the Coverage Period, they must be a full-time student within the 12 months prior to any claim. We define a full-time student as being enrolled in a minimum of 3 courses at the same time, during any 4-month period.

If you have children enrolled in different schools or school boards, they may all be insured under one policy.



**You mean you don't have
Student Accident Insurance?**



**Full Year of
Coverage**

**Purchase Online Today:
manitobastudentinsurance.ca
or call us at 1.800.463.5437**

Ensure Coverage Year to Year

Select the Auto Enrollment option to have a new policy issued every year automatically.

Underwritten by Old Republic Insurance Company of Canada.
Please visit insuremykids.com for detailed information on coverages, conditions, limitations and exclusions.



Student Accident Insurance

Endorsed by:

MANITOBA

School Boards
ASSOCIATION

Program Arranged by:
HUB International & Milco Insurance

Protect your loved ones 24/7 with student accident insurance

Get the financial protection your family needs.

If your child is involved in an accident, whether at school or during non-school hours, student accident insurance protects your family from the resulting expenses, which are not normally covered under your government health and group insurance plans.

Are you sure your child is covered?

Government health plans and employment plans offer limited coverage. We help to fill in the gaps.

The Platinum Plan - our best selling plan - only \$42/year

For only \$42.00 a year, the Platinum Plan offers our best value in 24/7 accident insurance coverage. Plus, it is our only plan to offer out-of-province emergency medical coverage (up to \$200,000) plus other travel benefits.

How much of a difference can Student Accident Insurance really make?

Example: A 12 year-old was riding a bike. The student fell over the handle bars, fractured a wrist and cracked several teeth.

| | Platinum Plan | Without Student Accident Insurance |
|-------------------------------|---------------|------------------------------------|
| Annual Premium | \$42 | \$0 |
| Dental Treatment | \$0 | \$1,515 |
| Chiropractic Treatment | \$0 | \$361 |
| Prescription Medication | \$0 | \$81 |
| Expense Reimbursement | \$0 | \$250 |
| Out of Pocket Expenses | \$42 | \$2,207 |

Three Plans to Choose From!

Benefits* Include:

| | Platinum Plan | Gold Plan | Silver Plan |
|---|---------------|-----------|-------------|
| 24 Hours/Day Coverage | ✓ | ✓ | ✓ |
| Out-of-Province Emergency Medical & Other Travel Benefits | \$200,000 | n/a | n/a |
| Total & Permanent Disability** | \$350,000 | \$150,000 | \$75,000 |
| Loss of Limb/Loss of Sight, Hearing or Speech** | \$150,000 | \$150,000 | \$75,000 |
| Accidental Death | \$30,000 | \$20,000 | \$15,000 |
| Unlimited Accidental Dental | 10 years | 10 years | 10 years |
| Per Tooth After 10 Years | \$1,650 | \$1,400 | \$1,250 |

*Benefit limits vary based on plan chosen and the insured's age.

**Only one of these two benefits is payable per child in the event of an accident. For complete descriptions of benefits, benefit limits, conditions, limitations and exclusions, please view the policy online at www.manitobastudentinsurance.ca.

Premium Summary

| | Platinum Plan | Gold Plan | Silver Plan |
|---------------------------|---------------|-----------|-------------|
| 1 Child | \$42 | \$32 | \$17 |
| 2 Children | \$84 | \$64 | \$34 |
| 3 or more Children | \$116 | \$88 | \$47 |

Premiums shown are one-time single annual rates.

3-Year & 5-Year Plans

Save time and money!

One quick purchase is all it takes to get multiple years of coverage! For quotes on our 3 and 5 year plans, please call us at 1.800.463.5437.