

# Student Accident Insurance



Dear Parent/Guardian:

The Pembina Trails School Division and the Manitoba School Boards Association 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 maintains Universal Student Accident Insurance coverage, underwritten by Industrial Alliance, 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.** Please see the attached Universal Student Accident Insurance Highlight document for more details on coverage.

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

*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**.*

## 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's benefits plan through their employer. Benefit coverage includes disability, fractures, dislocations, accidental dental, ambulance, hospital and many other benefits.

Please visit [www.manitobastudentinsurance.ca](http://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.

# Universal Student Accident Insurance

This program provides coverage for all full-time students registered in participating Manitoba School Divisions while:

- (a) in or on school buildings or premises by reason of attending classes on any regular school day;
- (b) in attendance at or participating in any school activity approved and supervised by proper school authority;
- (c) travelling directly to or from any regularly scheduled and approved school activity under the direction or supervision of a proper school authority;
- (d) travelling directly to or from the Insured Person's residence and school for the purpose of attending classes or participating in any school sponsored activity;
- (e) participating in physical activities taking place as part of the grades 9 to 12 Physical Education Curriculum as approved by a proper school authority;
- (f) engaged in the performance of the duties assigned to the Insured Person while participating in a school approved work experience program.

Program Highlights	
Benefit	Coverage Detail
<b>Loss of Life – Accident Only</b>	\$50,000 per student
<b>Dismemberment or Total and Permanent Loss of Use - Accident Only</b>	Various up to \$50,000 per student
<b>Medical Reimbursement Benefit – Accident Only</b> - including registered nurse, hospital charges, wheelchair rental, prescription drugs, etc.	Aggregate maximum of \$15,000 for expenses incurred within Canada and \$2,000 for expenses incurred outside of Canada
<b>Ambulance – Accident or Sickness</b>	Up to \$2,000 per student per incident
<b>Emergency Transportation other than Ambulance – Accident or Sickness</b>	Up to \$50 per student per incident
<b>Dental Expenses – Accident Only</b>	Up to \$2,500 per student per incident
<b>Eyeglasses and Contact Lenses – necessary due to injury from Accident</b>	Per student New \$300/Replacement \$200

Aggregate Limit of Indemnity \$1,000,000 for any one accident

Underwritten by: Industrial Alliance Insurance and Financial Services Inc.

Term of Coverage: September 1, 2020 to September 1, 2021

Coverage is provided, subject to the Terms and Conditions of Master Policy 100005613 on file with The Manitoba School Boards Association.

Claim Forms are available at [www.hubinternational.com/programs-and-associations/manitoba-school-boards-association](http://www.hubinternational.com/programs-and-associations/manitoba-school-boards-association) or by emailing [solutions@ia.ca](mailto:solutions@ia.ca) or call toll-free 1-800-266-5667.

*This coverage compliments but does not replace the Voluntary Student Accident Insurance coverage. This program provides coverage in addition to benefits available through Manitoba Health and any other group benefits program.*



# Student Accident Insurance

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

**Purchase a Plan Today!**

visit [manitobastudentinsurance.ca](http://manitobastudentinsurance.ca) or call us 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.

Endorsed by:



Program Arranged by:  
HUB International & Milnco Insurance

Underwritten by:



# 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.

## 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.

### Are you sure your child is covered?

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

### 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
<b>Out of Pocket Expenses</b>	<b>\$42</b>	<b>\$2,207</b>

## 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](http://www.manitobastudentinsurance.ca).

### 3-Year & 5-Year Plans

#### Save time and money!

One quick purchase is all it takes to get multiple years of coverage!

### Effective date of insurance

Coverage under the Policy begins on the date when we, Old Republic Insurance Company of Canada, or our authorized representative receive your completed application and the premium.

### Termination of insurance

For all plans, coverage ends on the earlier of: a) the expiration date shown on the confirmation of coverage; or b) the date you no longer meet the Eligibility conditions.

# Application Form

# Student Accident Insurance

You can purchase online, by phone or by mail.

**To purchase by mail:** Complete this application form and mail it, along with your payment (no cash please), to:

**Old Republic Insurance Company of Canada**  
**Box 557, 100 King Street West**  
**Hamilton, ON L8N 3K9**

You can view and download our [Student Accident Policy](#) online from [www.manitobastudentinsurance.ca](http://www.manitobastudentinsurance.ca). If you would like us to send you a copy, please check off the desired method:

By Email     By Mail (allow 6-8 weeks)

	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 are one-time single annual rates. For quotes on our 3 and 5 year policies, please call us at 1.800.463.5437.

Insurance begins on the date when we, Old Republic Insurance Company of Canada, or our authorized representative receive your completed application and the premium.

**Name of Student(s)** (please print clearly and list more names on separate sheet if needed)

First Name	Last Name	Date of Birth	Plan Type			School Name & School Board Name
YYMMDD	Platinum	Gold	Silver			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

<b>Parent/Guardian Name</b>			<b>Address</b>			
<input type="text"/>			<input type="text"/>			
<b>City</b>	<b>Province</b>	<b>Postal Code</b>	<b>Telephone Number</b>		<b>Email Address</b> (please print clearly)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>	

<p><b>TOTAL PREMIUM</b> \$ <input type="text"/></p> <p><b>Please check off your method of payment below:</b>          No cash please. Make all cheques payable to Old Republic Insurance Company of Canada.</p> <p><input type="checkbox"/> Cheque enclosed    <input type="checkbox"/> Credit card payment</p>	<p><b>Credit Card Payment</b> (if applicable)</p> <p>  </p> <p>Credit Card Holder Name <input type="text"/></p> <p>Credit Card Number <input type="text"/></p> <p>Expiry Date <input type="text"/></p>
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Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_  
(Please print)

Underwritten by Old Republic Insurance Company of Canada. | Box 557, 100 King Street West, Hamilton, Ontario L8N 3K9  
 Endorsed by the Manitoba School Boards Association and arranged by Hub International and Milnco Insurance.  
 Please visit [www.manitobastudentinsurance.ca](http://www.manitobastudentinsurance.ca) for detailed information on coverages, conditions, limitations and exclusions.  
 After purchase, if you are not satisfied with the insurance, you may return the policy within 10 days of receipt and receive a full refund.