# Student Accident Insurance

Dear Parent/Guardian:

The Seine River 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

Seine River 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.



# Student Accident Insurance

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

## Purchase a Plan Today!

Visit **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:**

MANITOBA School Boards ASSOCIATION

**Program Arranged by:**
**HUB International & Milnco Insurance**

**Underwritten by:**

OLD REPUBLIC INSURANCE COMPANY OF CANADA

# 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 |
| **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.

**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. 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 YYMMDD | Plan Type: Platinum | Gold | Silver | School Name & School Board Name |
|---|---|---|---|---|---|---|
| | | | ☐ | ☐ | ☐ | |
| | | | ☐ | ☐ | ☐ | |
| | | | ☐ | ☐ | ☐ | |
| | | | ☐ | ☐ | ☐ | |

**Parent/Guardian Name**

**Address**

**City** **Province** **Postal Code** **Telephone Number** **Email Address** (please print clearly)

**TOTAL PREMIUM** $

**Please check off your method of payment below:**
No cash please. Make all cheques payable to Old Republic Insurance Company of Canada.

☐ Cheque enclosed ☐ Credit card payment

**Credit Card Payment** (if applicable)

MasterCard VISA AMERICAN EXPRESS

Credit Card Holder Name

Credit Card Number

Expiry Date MMYY

**Name** _____
(Please print)

**Signature** _____

**Date** _____

**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 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.**

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iA Special Markets
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Fax: (403) 265-3346
E-mail: specialmarkets-cgy@ia.ca

# THE MANITOBA SCHOOL BOARDS ASSOCIATION

(The Policyholder)

**Blanket Student Accident Policy No. 100005613 issued by iA Special Markets, a division of Industrial Alliance Insurance and Financial Services Inc.**

## Remote Learning FAQ

We recognize this school year has been, and will likely continue to be, unlike any we've had in the past. As such, we hope to establish some guiding principles by which school boards can anticipate how claims are handled while students are learning remotely.

Q: Is the student covered for remote learning while on a live call with a teacher or school staff member?

A: Yes – this would be considered an activity or learning experience approved and supervised by the appropriate authority of the Policyholder.

Q: Is the student covered for remote learning while watching a pre-recorded video?

A: No – given there is no direct supervising authority from the school, coverage would not be extended to the student during this activity or learning experience.

Q: Is the student covered while in the process of completing assignments independently during school hours?

A: No – again, given the students are not on school premises by reason of attending classes, or being supervised by an approved authority of the school, coverage would not be extended to the student.

Q: Is the student covered while in the process of completing normal homework after school hours?

A: No – given the student is not on school premises by reason of attending classes, or being supervised by an approved authority of the school, coverage would not be extended to the student.

iA Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.