

## ***What you need to know as a parent about Accident Insurance***

Accidents can and do happen! Each year, many families spend thousands of dollars when their children are injured at school, on field trips, while participating in non-school activities, or at home. **Our School Board does not provide accident insurance coverage for student injuries that occur on school property or during school activities, including extracurricular sports. If a student is injured, parent(s)/guardian(s) are responsible for any costs not covered by their Government Health Insurance Plan or their employer's health care plan.**

Most accident related expenses are not fully covered under any plans and expenses like ambulance fees, casts, crutches, physiotherapy and emergency dental care may not be covered at all. This leaves the parent/guardian financially responsible for these unexpected and usually hefty expenses. Please check with your provider regarding your coverage.

To help protect your family, it is recommended that you consider obtaining student accident insurance, which provides coverage for these types of costs. As a convenience to you, the Board has made an arrangement to offer student accident insurance through Old Republic Insurance Company of Canada's insuremykids® program. Participation is voluntary but highly recommended and the costs are to be paid by the parent/guardian. Available for students up to age 26.

Coverage is provided for a wide range of accidental expenses, including:

- **Dental expenses**, includes 10 years unlimited dental benefit coverage, future dental up to \$1,650 per tooth, and injury related orthodontia coverage up to \$2,500 per accident.
- **Total and permanent disability**, up to \$350,000
- **Loss of limb/loss of use**
- **Accidental death**
- **Ambulance fees**
- **And more!**

The insuremykids® Student Accident Insurance program offers three plans with a variety of benefits at affordable rates – their most affordable plan is available for as little as \$17.00 per year for 24 hours a day, 7 days a week coverage. The most popular plan is the Platinum at \$33 per year and it includes out of province emergency medical coverage and travel benefits. Family rates are available for three or more children in the same family, even if attending different schools. There are also premium savings for optional 3-Year and 5-Year plans when purchasing online.

For more information or to purchase directly online, please visit [www.insuremykids.com](http://www.insuremykids.com) or call 1-800-463-5437.