Hastings and Prince Edward District School Board

A Great Place to Learn and A Great Place to Work!

Dwayne Inch, Chair of the Board

Mandy Savery-Whiteway, Director of Education

STUDENT ACCIDENT INSURANCE
LOW COST PROTECTION FOR YOUR CHILD

Even minor accidents can result in large unexpected medical or dental expenses.

Accidents can happen so easily, especially with children. Each year, thousands of families have to pay medical and dental bills when their children are injured at school, at sporting events, on field trips or even at home. The most minor of accidents can result in major financial responsibilities which exceed or are not covered by OHIP or employer group insurance plans.

Pennies a day can provide a simple, easy way to help with some of these medical and dental bills. Student Accident Insurance is a way to protect your family from these unexpected expenses.

Hastings and Prince Edward District School Board has made available information for an Injury and Accidental Death Insurance Program for students. Participation is voluntary and costs are paid by parents or guardians. The insurance agreement is between **you** and **Old Republic Insurance Company of Canada**. *UNDER THE EDUCATION ACT HASTINGS AND PRINCE EDWARD DISTRICT SCHOOL BOARD IS NOT PERMITTED TO PROVIDE ACCIDENT INSURANCE COVERAGE FOR STUDENT INJURIES THAT OCCUR ON SCHOOL PREMISES OR DURING SCHOOL ACTIVITIES.*

Benefits include:

- Dental accidents
- Fractures and dislocations
- Ambulance costs beyond OHIP coverage
- Rehabilitation
- Private tutoring needed as a result of injury or accident
- Physiotherapy
- Permanent disability
- Death benefit
- and much, much more

This program offers a variety of plans and benefits at affordable prices - **as low as $8.00 per student per year**. Family rates are available. Examples of coverage available are shown below. A brochure entitled "insuremykids® Protection Plan" outlines additional benefits. Copies were sent home with each student and are available in schools and at the Education Centre.

	Platinum Plan	Gold Plan	Silver Plan	Bronze Plan	Limited Plan	University/ College Plan
Yearly Premium Per Child	$32.00	$25.00	$20.00	$13.50	$8.00	$32.00
Coverage 24 Hours/Day All Year	✓	✓	✓	✓	Partial Coverage	✓
Unlimited Dental	10 years	10 years	10 years	10 years	10 years	1 year
Per Tooth After 10 Years	$1,500	$1,250	$1,250	$1,250	$1,000	n/a
Dismemberment / Loss of Use	$150,000	$150,000	$100,000	$75,000	$50,000	$100,000
Total & Permanent Disability	$350,000	$150,000	$100,000	$75,000	$50,000	$100,000
Death Benefit	$30,000	$20,000	$15,000	$15,000	$5,000	$10,000

Amounts shown are the maximum benefit available. Please see policy for complete details.

For example:

- A claim as a result of a child sliding down a snow bank on the way to school - immediate dental treatment was $2,980 and future dental costs could be as much as $4,600.
- An ambulance was called to take a student to the hospital. The hospital charged the family $45.00 not covered by OHIP. Student Accident Insurance covered the additional amount.

PLEASE TAKE THE TIME TO PURCHASE THIS IMPORTANT INSURANCE. THE FORM SENT HOME WITH YOUR CHILD CAN BE COMPLETED AND MAILED DIRECTLY TO OLD REPUBLIC INSURANCE COMPANY OF CANADA. IT CAN ALSO BE DONE ON-LINE WITH A CREDIT CARD AT www.insuremykids.com *(for all plans except the $8.00 Limited Plan)*. Contact Old Republic Insurance Company of Canada toll free at 1-800-463-5437 with any questions or visit their website 24/7 for answers to Frequently Asked Questions.

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