

## ***What do you need to know about Student Accident Insurance?***

Accidents can and do happen! Each year, many families are left financially unprotected 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 the Ontario Health Insurance Plan (OHIP) or their employer's health care plan.**

It's important to know that most accident-related expenses are not fully covered under OHIP and some expenses like ambulance fees, casts, crutches, physiotherapy and emergency dental care are usually not covered at all. This leaves you, the parent/guardian, financially responsible for these unexpected and usually hefty expenses.

To help protect your family, consider obtaining student accident insurance which provides coverage for these types of costs. As a convenience to you, we have made an arrangement to offer student accident insurance through insuremykids®. Participation is voluntary but highly recommended and the costs are to be paid by the parent/guardian. The program is 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 much more!**

Insuremykids® Student Accident Insurance 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 and provides coverage 24 hours a day, 7 days a week. Their most popular plan is the Platinum at \$33 per year, which provides 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. You can also save on time and premium with an optional 3-Year or 5-Year plan, available for online purchase.

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