

# Student Accident Insurance

## Did you know . . .

*Surrey School District does not insure expenses for student injuries that happen on school grounds or during school activities?*

*You are responsible for these expenses as a parent or guardian.*

Parents who would like to purchase accident insurance for their child are advised to choose an insurance provider. Several companies offer accident insurance and you must decide which plan suits your family's individual needs the best.

The Surrey School District and your District Parent Advisory Council provides the opportunity for families to voluntarily purchase private accident insurance through the Kids Plus™ accident insurance program.

Kids Plus™ Accident Insurance offers protection against the potentially high costs of serious injury from unexpected accidents and is especially valuable for families who:

- do not have medical or dental plans,
- have limited plans, as it may help supplement health and dental benefits, or
- have active children who enjoy sports and outdoor activities.

## Accidents can, and do, happen

Kids Plus™ Accident Insurance has a selection of plans to suit most budgets. Benefits include coverage for:

- A full year (September to September), 24 hours a day, whether at school or at home;
- Expenses such as ambulance, physiotherapy, private tutoring, counselling, and much more that are limited or not covered by private or group insurance plans, or MSP;
- Injury-related dental treatment, eyeglasses;
- Out-of-province or country emergency medical expenses.

If you change address during the school year, your Kids Plus™ Accident Insurance plan is transferable from school to school, anywhere in Canada.

Insurance premiums range from \$14.50 to \$33.50 per year, depending on the plan selected, and your child is covered all the time, not just while at school. A discounted premium is available for families with three or more children.

The insurance agreement will be between you and Industrial Alliance Insurance and Financial Services Inc. and your Kids Plus™ Accident Insurance Policy becomes effective on the date the enrolment application and payment are received by the insurance carrier.

*For more information or to apply online, please visit [www.kidsplus.ca](http://www.kidsplus.ca), or speak with an Kids Plus™ Customer Service Representative at 1-800-556-7411.*