



Optional Student Accident Insurance

Did you know that the 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.

Your DPAC and the School District provides the opportunity to voluntarily purchase private accident insurance through the Insure my Kids Accident Insurance program underwritten by Old Republic Insurance Company of Canada.

Plan features:

- Provides coverage **365 days a year**, 24 hours a day, in or out of school.
- Covers expenses that are limited or **not** insured under MSP, private or group insurance plans; for example, private tutors, lump sum payment for fractures and dislocations, counselling and much more.
- Covers injury related **Dental** (including future expenses).
- Covers injury related **Eyeglasses** (repair or replace up to \$300).
- **Low** annual premiums from \$13 per student for the Silver Plan (discounts available for families with 3 or more children).

For more information, or to apply online, visit insuremykids.com.

Insure My Kids Accident Insurance

For your convenience, we've made arrangements for families to voluntarily purchase student accident insurance through the Insure my Kids Accident Insurance program, underwritten by Old Republic Insurance Company of Canada.

Insure my Kids Accident insurance offers protection against the unexpected costs of injury from 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.

For complete plan details, please visit insuremykids.com



Underwritten by Old Republic Insurance Company of Canada. | 100 King St W, Hamilton, ON L8N 3K9

What do 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. **Surrey Schools 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 Medical Services Plan (MSP) 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 are normally not covered at all. This leaves you, 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 parents, Surrey Schools has made an arrangement to offer a student accident insurance program through Old Republic Insurance Company of Canada (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 \$13.00 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 up to September 30th.

For more information or to purchase directly online, please visit www.insuremykids.com or call 1-800-463-5437.

G. BENEFITS

SCHEDULE OF MAXIMUM BENEFITS

| BENEFIT SECTIONS | | PLAN BENEFIT MAXIMUM | | |
|------------------|--|---------------------------------|---------------------------------|---------------------------------|
| | | PLATINUM | GOLD | SILVER |
| 1. | DEATH, DISABILITY, LOSS OF LIMB OR USE | | | |
| | Total and Permanent Disability | \$350,000 | \$150,000 | \$75,000 |
| | Loss of Limb or Loss of Use | \$150,000 | \$150,000 | \$75,000 |
| | Accidental Death | \$30,000 | \$20,000 | \$15,000 |
| | Double Benefit for Accidental Death | \$60,000 | \$40,000 | \$30,000 |
| 2. | DENTAL TREATMENT | | | |
| | Treatment within 10 years of Accident | Dental Association Fee Guide | Dental Association Fee Guide | Dental Association Fee Guide |
| | Treatment after 10 years of Accident (per tooth) | \$1,650 | \$1,400 | \$1,250 |
| | Implants (up to 2 implants per accident) | \$2,000 | \$1,800 | \$1,500 |
| | Orthodontics | \$2,500 | \$2,500 | \$1,500 |
| | Dentures and removable teeth | \$500 | \$500 | \$500 |
| 3. | MEDICAL TREATMENT AND TRANSPORTATION | | | |
| | Hospital room expense | Full Cost | Full Cost | Full Cost |
| | Ambulance | Full Cost | Full Cost | Full Cost |
| | Emergency taxi to nearest medical facility | \$350 | \$350 | \$350 |
| | Paramedical | \$800 | \$500 | \$500 |
| | Medical Devices | \$1,500 | \$1,500 | \$1,500 |
| | Counselling | \$1,000 | \$750 | \$750 |
| | Special Training | \$10,000 | \$6,000 | \$6,000 |
| | Confinement | \$30,000 | \$20,000 | \$20,000 |
| | Travel for Specialized Treatment | \$3,000 | \$3,000 | \$3,000 |
| | Travel for Parent/Guardian | \$1,000 | \$1,000 | \$1,000 |
| | Tutoring | \$6,000 | \$6,000 | \$6,000 |
| 4. | FRACTURE OR DISLOCATION | | | |
| | Skull (depressed), Spine (3 or more vertebrae) | \$1,000 | \$750 | \$750 |
| | Skull (not depressed), Pelvis, Spine (1 or 2 vertebrae) | \$500 | \$250 | \$250 |
| | Hip, Femur, Shoulder, Humerus, Scapula | \$300 | \$200 | \$200 |
| | Collar bone (clavicle), Elbow, Knee Cap, Leg, Forearm, Hand, Wrist or Foot | \$250 | \$150 | \$150 |
| | Jaw (except the alveolar process), Sacrum, Coccyx, Sternum, Two or more toes, fingers or ribs | \$200 | \$150 | \$150 |
| | One toe, finger, rib or any bone not specified above | \$150 | \$150 | \$150 |
| 5. | CRITICAL ILLNESS | | | |
| | Nursing expenses | \$12,500 | \$9,000 | \$9,000 |
| | Accommodations, meals, laundry, parking | \$3,000 | \$3,000 | \$3,000 |
| 6. | MEDICAL EQUIPMENT | | | |
| | Damage to eyeglasses and contact lenses | \$350 | \$300 | \$300 |
| | Eyeglasses and contact lenses needed due to injury | Full Cost | Full Cost | Full Cost |
| | Purchase of Prosthetic Device or Hearing Aids | \$5,500 | \$5,500 | \$5,500 |
| | Fix or Replace Prosthetic Device or Hearing Aids | \$500 | \$300 | \$300 |
| | Special Clothing | \$400 | \$400 | \$400 |
| 7. | TRAVEL | | | |
| | Out of Province Emergency Medical Expenses | \$200,000 | N/A | N/A |
| | Trip Cancellation | \$1,000 | N/A | N/A |
| | Airflight Accidental Death | \$5,000 | N/A | N/A |
| | Emergency Return Flight | \$1,000 | N/A | N/A |
| | Repatriation or Burial | \$5,500 | N/A | N/A |