**Memo #38**

**Attention:**PVPs and Head Secretaries

**Department:** Risk Management Services

**Contact:** Stephen Shaw, Manager

**Topic:**Student Accident Insurance

Each year, schools receive requests for financial assistance from parents after a student is injured at school. The school district does not provide accident insurance for student injuries on school property or during school activities, including extracurricular sports. Parents/guardians are responsible for costs not covered by the Medical Services Plan (MSP) or their own employer’s health plans.

We strongly encourage parents to consider student accident insurance to help cover unexpected expenses. For convenience, Surrey Schools provides information on two private insurance programs—[insure my kids](https://insuremykids.com/) and [Study Insured Student Accident Insurance](https://www.studyinsuredstudentaccident.com/)—offering affordable coverage. Full plan details are available on the insurers’ websites.

To help us share this important information with parents, please post the following documents on your school’s website (Parents section) and share with your PAC. You may also announce the information via your website, newsletter, school app, or at parent meetings.

* [ Student Accident - Schools Announcement wording website.docx](https://sd36.sharepoint.com/%3Aw%3A/r/sites/RISK/Incidents/StudentAccidentInsurance/Shared%20Documents/2024-2025-%20%20Student%20Accident%20-%20Schools%20Announcement%20wording%20website.docx?d=wf2b60aa8ff9e4e859e5e3fe801038749&csf=1&web=1&e=KjQNtb)– to be posted on School website under Announcements
* [ Student Accident - Schools newsletter wording.docx](https://sd36.sharepoint.com/%3Aw%3A/r/sites/RISK/Incidents/StudentAccidentInsurance/Shared%20Documents/2024-2025%20-%20Student%20Accident%20-%20Schools%20newsletter%20wording.docx?d=wa850d875be50494db039b04fb8363353&csf=1&web=1&e=vUHXHz)– to be posted in the newsletter (you may wish to post the announcement version)
* [Parent Brochure - English and Punjabi](https://www.surreyschools.ca/page/412/parent-information-brochures) – See Accident Insurance under Health and Wellness

**Ms. Annette Keeper**

Principal

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