

St. Patrick Catholic School

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Student Accident Insurance

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 their Government Health Insurance Plan or their employer's health care plan. Parents should check with their provider(s) regarding their specific coverage. Most accident related expenses are not fully covered under OHIP or other any plans and expenses like ambulance fees, casts, crutches, physiotherapy and emergency dental care may not be covered at all. This leaves the parent/guardian financially responsible for these unexpected expenses.

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 you, the Board has made an arrangement to offer student accident insurance through insuremykids® program.

Participation is purely voluntary, and the costs of the plan are to be paid by the parent/guardian directly to the provider. This 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 sight, hearing or speech
- Accidental death
- Ambulance fees
- And more!

The insuremykids® Student Accident Insurance program offers three plans with 24/7 coverage at affordable rates – ranging from \$17.00 per year and to their Platinum plan at \$33 per year, which provides out-of-province emergency medical coverage and travel benefits. All annual plans provide 13 months of coverage from the date of purchase.

If parents or guardians wish to purchase coverage, please do so directly online at www.insuremykids.com or call 1-800-463-5437. The insurance agreement is between You (the parent or guardian) and the insurance underwriter, Old Republic Insurance Company of Canada.