

Student Accident Insurance

**You mean
you don't have
Student Accident
Insurance?**

Purchase a Plan Today!

Visit manitobastudentinsurance.ca or call us at 1.800.463.5437

Who is Eligible?

Children are eligible for coverage if they are:

- a) more than 6 months old;
- b) less than 27 years old; and
- c) live in Canada, except the province of Quebec.

If a child is 14 years old or older at any time during the Coverage Period, they must be a full-time student within the 12 months prior to any claim. We define a full-time student as being enrolled in a minimum of 3 courses at the same time, during any 4-month period.

If you have children enrolled in different schools or school boards, they may all be insured under one policy.

Endorsed by:

M A N I T O B A

School Boards
A S S O C I A T I O N

Program Arranged by:
HUB International & Milco Insurance

Underwritten by:



OLD REPUBLIC INSURANCE COMPANY OF CANADA

Protect your loved ones 24/7 with student accident insurance

Get the financial protection your family needs.

If your child is involved in an accident, whether at school or during non-school hours, student accident insurance protects your family from the resulting expenses, which are not normally covered under your government health and group insurance plans.

The Platinum Plan - our best selling plan - only \$42/year

For only \$42.00 a year, the Platinum Plan offers our best value in 24/7 accident insurance coverage. Plus, it is our only plan to offer out-of-province emergency medical coverage (up to \$200,000) plus other travel benefits.

Three Plans to Choose From!

Benefits* Include:

	Platinum Plan	Gold Plan	Silver Plan
24 Hours/Day Coverage	✓	✓	✓
Out-of-Province Emergency Medical & Other Travel Benefits	\$200,000	n/a	n/a
Total & Permanent Disability**	\$350,000	\$150,000	\$75,000
Loss of Limb/Loss of Sight, Hearing or Speech**	\$150,000	\$150,000	\$75,000
Accidental Death	\$30,000	\$20,000	\$15,000
Unlimited Accidental Dental	10 years	10 years	10 years
Per Tooth After 10 Years	\$1,650	\$1,400	\$1,250

*Benefit limits vary based on plan chosen and the insured's age.

**Only one of these two benefits is payable per child in the event of an accident. For complete descriptions of benefits, benefit limits, conditions, limitations and exclusions, please view the policy online at www.manitobastudentinsurance.ca.

Are you sure your child is covered?

Government health plans and employment plans offer limited coverage. We help to fill in the gaps.

How much of a difference can Student Accident Insurance really make?

Example: A 12 year-old was riding a bike. The student fell over the handle bars, fractured a wrist and cracked several teeth.

	Platinum Plan	Without Student Accident Insurance
Annual Premium	\$42	\$0
Dental Treatment	\$0	\$1,515
Chiropractic Treatment	\$0	\$361
Prescription Medication	\$0	\$81
Expense Reimbursement	\$0	\$250
Out of Pocket Expenses	\$42	\$2,207

3-Year & 5-Year Plans

Save time and money!

One quick purchase is all it takes to get multiple years of coverage!

Effective date of insurance

Coverage under the Policy begins on the date when we, Old Republic Insurance Company of Canada, or our authorized representative receive your completed application and the premium.

Termination of insurance

For all plans, coverage ends on the earlier of: a) the expiration date shown on the confirmation of coverage; or b) the date you no longer meet the Eligibility conditions.

Application Form

Student Accident Insurance

You can purchase online, by phone or by mail.

To purchase by mail: Complete this application form and mail it, along with your payment (no cash please), to:

**Old Republic Insurance Company of Canada
Box 557, 100 King Street West
Hamilton, ON L8N 3K9**

You can view and download our [Student Accident Policy](#) online from www.manitobastudentinsurance.ca. If you would like us to send you a copy, please check off the desired method:

By Email By Mail (allow 6-8 weeks)


	Premium Summary		
	Platinum Plan	Gold Plan	Silver Plan
1 Child	\$42	\$32	\$17
2 Children	\$84	\$64	\$34
3 or more Children	\$116	\$88	\$47

Premiums are one-time single annual rates. For quotes on our 3 and 5 year policies, please call us at 1.800.463.5437.

Insurance begins on the date when we, Old Republic Insurance Company of Canada, or our authorized representative receive your completed application and the premium.

Name of Student(s) (please print clearly and list more names on separate sheet if needed)				Plan Type			School Name & School Board Name
First Name	Last Name	Date of Birth	YYMMDD	Platinum	Gold	Silver	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Parent/Guardian Name				Address			
City	Province	Postal Code	Telephone Number	Email Address (please print clearly)			

TOTAL PREMIUM \$	
Credit Card Payment (if applicable)   	
Credit Card Holder Name	
Credit Card Number	Expiry Date mm/yy

Please check off your method of payment below:
 No cash please. Make all cheques payable to Old Republic Insurance Company of Canada.

Cheque enclosed Credit card payment

Name _____ Signature _____ Date _____
(Please print)

Underwritten by Old Republic Insurance Company of Canada. | Box 557, 100 King Street West, Hamilton, Ontario L8N 3K9
 Endorsed by the Manitoba School Boards Association and arranged by Hub International and Milnco Insurance.
 Please visit www.manitobastudentinsurance.ca for detailed information on coverages, conditions, limitations and exclusions.
 After purchase, if you are not satisfied with the insurance, you may return the policy within 10 days of receipt and receive a full refund.

Universal Student Accident Insurance

This program provides coverage for all full-time students registered in participating Manitoba School Divisions while:

- (a) in or on school buildings or premises by reason of attending classes on any regular school day;
- (b) in attendance at or participating in any school activity approved and supervised by proper school authority;
- (c) travelling directly to or from any regularly scheduled and approved school activity under the direction or supervision of a proper school authority;
- (d) travelling directly to or from the Insured Person's residence and school for the purpose of attending classes or participating in any school sponsored activity;
- (e) participating in physical activities taking place as part of the grades 9 to 12 Physical Education Curriculum as approved by a proper school authority;
- (f) engaged in the performance of the duties assigned to the Insured Person while participating in a school approved work experience program.

Program Highlights	
Benefit	Coverage Detail
Loss of Life – Accident Only	\$50,000 per student
Dismemberment or Total and Permanent Loss of Use - Accident Only	Various up to \$50,000 per student
Medical Reimbursement Benefit – Accident Only - including registered nurse, hospital charges, wheelchair rental, prescription drugs, etc.	Aggregate maximum of \$15,000 for expenses incurred within Canada and \$2,000 for expenses incurred outside of Canada
Ambulance – Accident or Sickness	Up to \$2,000 per student per incident
Emergency Transportation other than Ambulance – Accident or Sickness	Up to \$50 per student per incident
Dental Expenses – Accident Only	Up to \$2,500 per student per incident
Eyeglasses and Contact Lenses – necessary due to injury from Accident	Per student New \$300/Replacement \$200

Aggregate Limit of Indemnity \$1,000,000 for any one accident

Underwritten by: Industrial Alliance Insurance and Financial Services Inc.

Term of Coverage: September 1, 2020 to September 1, 2021

Coverage is provided, subject to the Terms and Conditions of Master Policy 100005613 on file with The Manitoba School Boards Association.

Claim Forms are available at www.hubinternational.com/programs-and-associations/manitoba-school-boards-association or by emailing solutions@ia.ca or call toll-free 1-800-266-5667.

This coverage compliments but does not replace the Voluntary Student Accident Insurance coverage. This program provides coverage in addition to benefits available through Manitoba Health and any other group benefits program.