

## **STUDENT ACCIDENT INSURANCE**

Each September school boards in Ontario provide parents with the opportunity to purchase Student Accident Insurance coverage for their children. This economical protection is made available on a voluntary basis but we highly recommend that all families purchase the insurance, as the school board does **NOT** provide accident insurance for students.

The Student Accident Insurance policy is a contract between the parents and the insurance company and provides many of the advantages of a group plan and dependant on the coverage purchased can provide coverage during school hours and events or up to 24 hours a day seven days a week.

### **SOME EXAMPLES OF WHAT'S COVERED: (Limits of coverage are dependant on the plan purchased)**

- Dental expenses resulting from an accident
- Fractures and dislocations
- Out of province emergency medical coverage
- Expenses which may not be covered by your provincial medical plan (OHIP) or private medical and dental plans
- Death benefits
- Dismemberment or loss of use
- Total permanent disability

### **WHO SHOULD PURCHASE STUDENT ACCIDENT INSURANCE:**

- Ideally all students should purchase student accident insurance
- Students who participate in school sports or extended field trips
- Families who do not have other accident insurance protection

### **COST:**

Minimal - \$2.00 to \$23.50 per student dependant on the plan purchased

### **CONTACTS:**

Reliable Life Insurance Mall  
Box 557, 100 King Street West  
HAMILTON, ON  
Canada, On L8N 3K9  
1-800-465-0661  
[www.reliablelifeinsurance](http://www.reliablelifeinsurance)

OR

Industrial-Alliance Pacific Life Insurance Company  
#400 – 515 Consumers Road  
TORONTO, ON M2J 4Z2  
1-800-556-7411  
[www.studentaccident.com](http://www.studentaccident.com)

