



Bluewater District School Board

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September 2020

Each year a Student Accident Insurance Plan is made available for all students on a voluntary basis. The plan provides protection for **DENTAL DAMAGE DUE TO ACCIDENTS, FRACTURE BENEFITS AND OTHER IMPORTANT COVERAGES**, which are **NOT** covered under the Provincial Health Plan. Some parents may have Dental Plan coverage through their work but many of these plans may be limited. You should compare to make sure you have the coverage you need or desire.

In making this plan available, the Board wishes to make its position clear in the matter of insurance. **UNDER THE EDUCATION ACT, THE BOARD IS NOT PERMITTED TO PROVIDE INSURANCE COVERAGE FOR ACCIDENTS TO PUPILS; THEREFORE**, as a convenience to parents, the Board has made an arrangement to offer a plan to parents through Old Republic Insurance Company of Canada. Although the policy has all the advantages of a group plan, it is essentially a direct contract between the parent and the insurance company. The Board assumes no liability whatsoever in connection with this insurance with respect to applications, premium payments or claims. Details of the different plans are described in the enclosed application form.

All the plans with various options being offered provide full 24 hour protection. Because of the number of claims which have occurred during non-school activities and summer holidays, parents may want to give special consideration to the **“Platinum Plan”**, especially if your child intends to participate in sports activities outside of the school year period.

A family rate is available for three or more students in the same family. Students who are in the same family but attending different schools, may be insured under one policy.

Please note special rate options for 3 or 5 year terms are available only if coverage is purchased online at www.insuremykids.com prior to September 30, 2020.

Again, you are reminded that this coverage is **supplementary to your O.H.I.P. coverage**. If you wish to purchase this insurance, please enroll online at www.insuremykids.com or complete the form and **mail it directly to Old Republic Canada** in the enclosed stamped envelope, preferably before September 30, 2020.

Your premium may be paid by cheque, Visa or Master Card. **PLEASE DO NOT SEND CASH.**

Payment should be made payable to the Old Republic Canada.

All enquiries are to be directed to:

Old Republic Canada
P. O. Box 557
Hamilton, Ontario L8N 3K9

To contact Old Republic Canada, please call **1-800-463-5437**. Alternatively, you may contact John Sutherland and Sons Limited at 1-800-263-1032. If the enrolment form for the Student Accident Insurance Plan has not been received or it has been misplaced, please contact your school office.

Rob Cummings
Superintendent of Business Services/Treasurer

What do you need to know about Student 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.

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 the Ontario Health Insurance Plan (OHIP) or their employer's health care plan.

It's important to know that most accident-related expenses are not fully covered under OHIP and some expenses like ambulance fees, casts, crutches, physiotherapy and emergency dental care are usually not covered at all. This leaves you, the parent/guardian, financially responsible for these unexpected and usually hefty expenses.

To help protect your family, consider obtaining student accident insurance which provides coverage for these types of costs. As a convenience to you, we have made an arrangement to offer student accident insurance through 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 \$17.00 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.

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