

Many families do not know that our school board **does not** cover accident costs!

If an accident happens, the board may be prevented from offering financial solutions to our families even if we wanted to. Student accident insurance, Insuremykids®, can mitigate your board's exposure and help you manage the loss for student injuries that occur on school property or during school activities, including extra-curricular sports.

Each year, many families are left financially unprotected when their children are injured at school, while participating in non-school activities or at home. 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. Please check with your provider regarding your coverage.

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.

To help protect your family, it is recommended that you consider obtaining student accident insurance. As a convenience to you, the Board has arranged 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 Sight, Hearing, or Speech.**
- **Accidental Death.**
- **Ambulance Fees.**
- **And much more.**

Insuremykids® Student Accident Insurance offers three plans with 24/7 coverage at affordable rates – their most affordable plan is \$17 per year and their most popular plan is the Platinum 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. 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 only.

If you 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 and the insurance underwriter, **Old Republic Insurance Company of Canada**. For more information, please visit www.insuremykids.com.