



## *What do you need to know about Student Accident Insurance?*

Dear Parent/Guardian,

Whether your child is returning to school or staying closer to home this fall, it's important to remember accidents can and do happen. It could be in school, at the park, in the kitchen, or your backyard. Luckily, even though accidents can happen anywhere and anytime, there is a way to stay financially prepared against them with 24/7 student accident insurance.

It's important to know that most accident-related expenses are not fully covered under GHIP. Some expenses like ambulance fees, casts, crutches, physiotherapy and emergency dental care are usually not covered at all. This leaves you 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 sight, hearing or speech**
- **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](http://www.insuremykids.com) or call 1-800-463-5437.