

Student Accident Insurance

Student Accident Insurance is the key to financially protecting your family against the unexpected expenses you might face when your child is injured.



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:

MANITOBA

School Boards
ASSOCIATION

Program Arranged by:
HUB International & Milnco 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.

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 |

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.

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
 100 King St W. Suite 1100
 Hamilton, ON L8P 1A2

You can view and download our [Student Accident Policy](http://www.manitobastudentinsurance.ca) online from www.manitobastudentinsurance.ca.
 How would you like your policy delivered?

By Email By Mail

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.

Automatic Enrollment Option - want to save time and ensure protection is in place each year. Select Yes to Automatic Enrollment located just above the payment section, and add your credit card information. Each year your child will be automatically enrolled and the applicable premium charged to your credit card on the expiry date. (auto-enrollment does not apply to 3 and 5 year plans)

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 <small>YYMMDD</small> | Platinum | Gold | Silver | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="text"/> | |




| | |
|----------------------|----------------------|
| Parent/Guardian Name | Address |
| <input type="text"/> | <input type="text"/> |

| | | | | |
|----------------------|----------------------|----------------------|----------------------|--------------------------------------|
| City | Province | Postal Code | Telephone Number | Email Address (please print clearly) |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

Automatic Enrollment Option: 2 easy steps and your child is automatically enrolled each year (subject to eligibility).
 1. Select Yes below
 2. Provide your credit card information

The premium will be charged to your credit card automatically each year on the expiry date of your policy. To cancel, notify us anytime before the policy expiry date. No partial refunds for months or years.

Automatic Enrollment Option:: Yes No

| | |
|--|---|
| <p>TOTAL PREMIUM \$ <input type="text"/></p> <p>Please check off your method of payment below: <small>No cash please. Make all cheques payable to Old Republic Insurance Company of Canada</small></p> <p><input type="checkbox"/> Cheque enclosed <input type="checkbox"/> Credit card payment</p> | <p>Credit Card Payment (if applicable)</p> <p>  </p> <p>Credit Card Holder Name <input type="text"/></p> <p>Credit Card Number <input type="text"/> Expiry Date <small>mm/yy</small> <input type="text"/></p> |
|--|---|

Name _____ Signature _____ Date _____
(Please print)

Underwritten by Old Republic Insurance Company of Canada. | 100 King St W. Suite 1100, Hamilton, Ontario L8P 1A2
 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.

