# 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.



You mean you don't have Student Accident Insurance?



Full Year of Coverage

# **Purchase Online Today:**

manitobastudentinsurance.ca or call us at 1.800.463.5437

## **Ensure Coverage Year to Year**

Select the Auto Enrollment option to have a new policy issued every year automatically.

Underwritten by Old Republic Insurance Company of Canada. Please visit insuremykids.com for detailed information on coverages, conditions, limitations and exclusions.



# Student Accident Insurance



Program Arranged by: HUB International & Milnco Insurance

## **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.

## Are you sure your child is covered?

Government health plans and employment plans offer limited coverage. We help to fill in the gaps.

# 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.

### 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	\$O
Dental Treatment	\$O	\$1,515
Chiropractic Treatment	\$O	\$361
Prescription Medication	\$O	\$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	~	~	<b>~</b>
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.

	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 shown are <u>one-time single annual</u> rates.

## 3-Year & 5-Year Plans

### Save time and money!

One quick purchase is all it takes to get multiple years of coverage! For quotes on our 3 and 5 year plans, please call us at 1.800.463.5437.