



# Student Accident Insurance

**You mean  
you don't have  
Student Accident  
Insurance?**

**Purchase a Plan Today!**

visit [manitobastudentinsurance.ca](http://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:



Program Arranged by:  
HUB International & Milnco Insurance

Underwritten by:



# 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
<b>Out of Pocket Expenses</b>	<b>\$42</b>	<b>\$2,207</b>

## 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](http://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.

