



## Student Accident Insurance

September 2019

Dear Parent/Guardian:

The Toronto District School Board (TDSB) does not provide accident insurance coverage for student injuries that occur on school premises or during school sponsored activities. As a parent/guardian, it is your decision whether or not to purchase accident insurance for your child.

Accidents can and do happen and when they do, not all medical, dental or other related expenses may be covered by OHIP or your employer group insurance plan. The TDSB has arranged a Student Accident Insurance policy exclusively through Old Republic Insurance Company of Canada. Participation is voluntary but highly recommended and the costs are to be paid by the parent/guardian. All students up to 26 years of age are accepted.

Coverage is provided for a wide range of accidental expenses, including:

- **dental expenses**, the most commonly claimed injury, 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 use**
- **accidental death**
- **ambulance fees**

There are three different plans tailored to meet your needs. Rates start at \$13 per year and family rates for 3 or more children are also offered. The most popular plan is the Platinum at \$33 per year and it includes out of province emergency medical expenses and travel insurance coverage. There are also premium savings for optional 3 year and 5 year plans when purchasing on-line prior to September 30, 2019.

The insurance agreement is between you and Old Republic Insurance Company of Canada. **Please apply directly on-line at [www.insuremykids.com](http://www.insuremykids.com) or call Old Republic Insurance Company of Canada toll free at 1-800-463-KIDS (5437).** Students in JK to grade 8 can also purchase a policy by using the brochure that was provided by your child's school.

The above has been a brief description of coverage. Please refer to the policy wording, available on [www.insuremykids.com](http://www.insuremykids.com) for complete details.