



## ***What you need to know as a parent about student accident insurance?***

Accidents can and do happen. Families can spend thousands of dollars if their children are injured at school, on field trips, while participating in extra-curricular activities, or at home. If a student is injured, parent(s)/guardian(s) are responsible for any costs not covered by a government health insurance plan or their employer's health care plan. This leaves the parent/guardian financially responsible for these unexpected expenses.

While the York Region District School Board does not provide student accident insurance, it has arranged voluntary insurance plans through Old Republic Insurance Company of Canada's insuremykids® program. These plans are available to families of all students attending the York Region District School Board. It is recommended that you consider purchasing a student accident insurance plan.

Insuremykids® student accident insurance offers three plans with a variety of benefits at affordable rates – the most affordable plan is available for as little as \$13.00 per year for 24 hours a day, 7 days a week coverage. The most popular plan is the Platinum at \$33 per year and it includes 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.

Plans provide coverage for a wide range of 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 use**
- **Accidental death**
- **Ambulance fees and more...**

For more information or to purchase directly online, please visit [www.insuremykids.com](http://www.insuremykids.com) .