



GREATER ESSEX COUNTY DISTRICT SCHOOL BOARD

MEMORANDUM

To: Student, Parent or Guardian
From: Principal
Date: September 2016
Subject: STUDENT ACCIDENT INSURANCE 2016-2017

The Greater Essex County District School Board does not cover accident insurance for students however, our school board is offering you the opportunity to voluntarily purchase student accident insurance through the Kids Plus™ Accident Insurance program, underwritten by Industrial Alliance Insurance and Financial Services Inc. Injuries can result in substantial expenses that are not covered by provincial health care or employer group insurance plans. As a student, parent or guardian, you become responsible for these expenses.

Kids Plus™ Accident Insurance provides protection against unexpected costs arising from accidental injuries. The program is especially valuable for families who:

- do not have medical or dental plans,
- have limited plans, as it may help supplement health and dental benefits, or
- have active children who enjoy sports and outdoor activities.

Kids Plus™ Accident Insurance has a selection of plans to suit most budgets. Benefits include coverage for:

- The full school year (September to September), 24 hours a day, while at home and school;
- Expenses that are often limited or not covered by private or group insurance plans, or Provincial Health Insurance Plans, such as ambulance, physiotherapy, private tutoring, counselling, and much more;
- Injury-related dental treatment (including future dental treatment up to age 26);
- Out-of-province or country emergency medical expenses.

If your address changes during the school year, your Kids Plus™ Accident Insurance plan is transferable from school to school, anywhere in Canada.

Insurance premiums for children are \$14.50 or \$33.50 per year, depending on the plan selected. A discount is available for families with 3 or more children. Students, parents and other adult family members over 19 years of age to 64, may also be insured for \$32.00 per year.

An enrolment notice will be sent home with each student. For more information or to apply online, please visit www.kidsplus.ca, or speak with a Kids Plus™ Client Service Administrator at 1-800-556-7411.