

1170 Highway 26 West Midhurst, ON LOL 1X0 Phone: 705-728-7570 2014-2015: 015 FORM 1 Elementary and Secondary

## **MEMORANDUM**

To: Student, Parent, or Guardian

From: Principal

Date: September 2014

Subject: STUDENT ACCIDENT INSURANCE 2014-2015

The Simcoe County District School Board does not provide accident insurance coverage for student injuries that occur on school premises or during school extra-curricular activities (athletics, clubs, field trips), however, accidents can and do happen. 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.

The Simcoe County District School Board has selected Reliable Life Insurance Company to provide Student Accident Insurance for the 2014-2015 school year. This program offers a variety of plans and benefits at affordable annual prices.

Coverage may be purchased any time throughout the year although all policies run from the date of receipt of payment until September 30<sup>th</sup> 2015. As the cost is very competitive, it remains the same regardless of when it is purchased. The best value for parents exists when purchased in September to enjoy the maximum benefit of coverage.

The bronze plan coverage is 24 hour coverage, and is \$13.50/year. The platinum plan provides maximum coverage in all areas, including travel, out-of-country medical and surgical benefits for \$32.00/year.

The cost of the minimum coverage for extra-curricular activities is: \$13.50/year.

The cost of the minimum coverage for out-of-province or out-of-country field trips is: \$32.00/year.

Although Student Accident Insurance is recommended for all students, those students that participate in out-of-province or out-of-country field trips or those students that participate in extra-curricular activities (athletics, clubs) <u>require</u> Student Accident Insurance, Extended Health and Dental coverage from the Board selected provider or another provider (eg. a parent's benefits plan).

The insurance agreement is between the parent and Reliable Life Insurance Company. The Simcoe County District School Board is not compensated in any way by Reliable Life Insurance Company regardless of the number of students participating in the insurance program. Our only interest is to protect our students and their families, resulting in healthier and financially secure communities. Please complete and return the attached acknowledgement form to your child's school.

Sincerely,

Principal