

## **Student Accident Insurance**

**Date: 2010 09 01 / 2016 03 22 / 2022 03 29**

### **Administrative Procedures**

The *Education Act* states, "A Board may provide by contract with an insurer under the *Insurance Act*, accident and life insurance for pupils, the cost of which is to be paid on a voluntary basis by the parents or guardians." The St. Clair Catholic District School Board strongly encourages all students to carry insurance coverage and requires informed consent in order to participate in co-instructional sports activities or educational excursions.

#### **1. Responsibilities**

- 1.1. The Treasurer of the Board will be responsible for the development and implementation of this policy and procedures.
- 1.2. The Treasurer of the Board, or designate, will be responsible for communication of this policy and procedures to school communities and ensuring compliance.

#### **2. Expectations**

- 2.1 The Board, as empowered under the *Education Act* and on recommendation from the Board's insurance provider OSBIE, will make available to parents/guardians a voluntary Accident and Life Insurance program for students. Although it acts as facilitator for parents/guardians to obtain such coverage, the Board assumes no responsibility related to the cost of the plan, applications, premium payments or claims; nor does the Board receive any remuneration from the carrier.
- 2.2 In accordance with the Board's procurement policy the Treasurer of the Board, or designate, shall select a suitable carrier(s) of voluntary student accident insurance. A link to the carrier's website will be posted on the Board's website.
- 2.3 The Treasurer of the Board, or designate, must ensure that the voluntary student accident insurance plan is provided at no cost to the Board and with a minimum amount of staff involvement in the distribution and administration of the plan.
- 2.4 At the beginning of each school year the Treasurer of the Board, or designate, will ensure that parents/guardians and students are aware that insurance coverage is strongly encouraged for all students, especially for students involved in school sports, either at the school or organized by the school. The communication must inform parents/guardians and students that the Board does not provide any insurance for expenses on behalf of



students and that financial hardship may result from accidents if accident insurance is not purchased. Refer to Appendix A – Sample Letter to Parents.

- 2.5 Students in co-op programs (excluding classroom settings) and Ontario Youth Apprenticeship Programs (OYAP) are covered for workplace injuries through the Workplace Safety and Insurance Board (WSIB) arranged through the Ministry of Education. WSIB coverage is not available to a student working on the 40 hours Community Involvement Diploma Requirement. Regardless of WSIB coverage students are strongly encouraged to purchase voluntary student accident insurance for all work experience projects.

### **3. Additional Information**

- 3.1 The St. Clair Catholic District School Board is committed to the principles of equity and inclusive education, consistent with our Catholic teachings, which value and promote human rights and social justice in all Board policies, programs, guidelines, operations and practices.

## **References**

Education Act, Ontario: Section 176.4 – insurance for pupils

OSBIE Risk Management Advisories:

- Cooperative Education / Work Experience Programs
- Student Accident Insurance
- Dental Injuries

## Appendix A

### SAMPLE LETTER TO PARENTS

September 20XX

Dear Parent or Guardian:

#### **RE: STUDENT ACCIDENT INSURANCE**

The St. Clair Catholic District School Board does not provide accident insurance coverage for student injuries that occur on school premises or during school activities. Accidents can and do happen, especially during sports activities. Some injuries incur medical, dental or other expenses that are not covered by provincial health care or employer group plans. As a parent or guardian, you are responsible for these expenses.

Under the Education Act, the Board is empowered to make available an Accident and Life Insurance Program for students. Participation in such a program is voluntary and the costs are to be paid by the parent or guardian.

For your convenience, the Board has arranged for a Student Accident Insurance Policy exclusively through the Reliable Life Insurance Company. The "insuremykids Protection Plan" provides peace of mind and is an inexpensive and comprehensive way to protect families from financial hardships they may face as a result of an accident. All plans, with various options offered to better suit you and your family's needs, provide coverage for accidents 24 hours per day every day during the full policy term. Because of the number of claims which have occurred during non-school activities and summer holidays, parents may want to give special consideration to subscribing to a plan. Reliable Life recommends the Platinum Plan as it offers the best value in accident insurance coverage for your child (Family Rates Available). University/College and mature students must apply individually for specified plans indicated and not part of a family plan.

The insurance agreement is between you and the Reliable Life Insurance Company. If you wish to subscribe, please complete the application portion of the "insuremykids Protection Plan" brochure that has been sent home with your child or you can apply directly on-line at [www.insuremykids.com](http://www.insuremykids.com). Any questions should be directed to the Reliable Life Insurance Company toll free at: 1-800-463-KIDS (5437)

The St. Clair Catholic 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.

*If the enrolment form for the Student Accident Insurance Plan has not been received, or it has been misplaced, please contact your school office.*