



Your children now have comprehensive Accident Insurance protection at school.

As part of the District's commitment to addressing students' needs and parents' concerns, School District 22 (Vernon) has arranged for comprehensive blanket Accident Insurance for district students. You may have some questions about the School Day Coverage plan and we'd like to help answer them.

What does the School Day Coverage plan include?

Here is a summary of the benefits:

Accidental Death	\$5,000
Accidental Dismemberment	up to \$50,000
Permanent Total Disability	up to \$50,000
Dental Injury	up to \$1,000
Ambulance*	up to \$1,000
Chiropractor, osteopath treatment.....	(combined) up to \$1,000
Physiotherapist, Registered message therapist.....	(combined) up to \$1,000
Rehabilitation	up to \$5,000
Critical Illness	up to \$5,600
Fracture	up to \$750
Repatriation	up to \$5,000

Private Tuition Expense	up to \$2,500
Confinement Disability Benefit	up to \$500/mo
Counselling Benefit	up to \$500
Emergency Out-of-Province/ Country Accident Benefit	up to \$50,000
Emergency Transportation Benefit.....	up to \$250
Eyeglasses and Contact Benefit	up to \$200
Dentures and Artificial Teeth Benefit.....	up to \$250
Artificial Limbs, Eyes, Hearing Aids and other Prosthetic Appliances Benefit	up to \$5,000
Special Treatment Travel:	
Travel Expenses	up to \$2,500
Fuel Expenses	up to \$1,000

The coverage provides for student injuries sustained:

- on each day School District 22 establishes as a day students are required to attend classes at the school, including summer school if the Student is enrolled, and professional development days;
- while in attendance at or participating in any school activity approved and supervised by proper school authority;
- while travelling directly to or from any regularly scheduled and approved school activity under the direction or supervision of a proper school authority;
- while travelling directly to or from the student's residence and school for the purpose of attending classes or participating in any school sponsored activity.

What will it cost and can I decide not to have the insurance?

The insurance is available at no cost and is provided for every full time student for the 2008/2009 academic year. Foreign Exchange and International Students are not eligible for this insurance.

When does coverage apply?

The School Day coverage is 24 Hour coverage, only for injuries sustained during days students are required to attend classes, including summer school.

Can I purchase additional coverage?

Yes. You can purchase voluntary Accident insurance for after school and holiday coverage, as well as increased coverage. If you purchase the voluntary coverage you are able to access both policies. Please note the cost of any additional voluntary coverage you purchase will not be reduced by the cost of the blanket coverage. Full details are provided at the IAP Kids Plus™ website.

Who provides the mandatory coverage?

Coverage is provided by Industrial Alliance Pacific Insurance and Financial Services Inc. (IAP), a major North American Insurance Company.

Where can I get more information?

Visit the District website at www.sd22.bc.ca. For telephone contact, please call either Nadien Wiebe, an independent insurance broker, at 250.260.1104; or Lynn Jameson of the school board at 250.549.9205.

Information regarding **claim submissions** and **additional Voluntary Student Accident Insurance** can be found at:

www.iapkidsplus.com

This summary is for information purposes only. For further details, refer to the Master Policy which is on file with the Policyholder. The group Master Policy sets forth in detail the terms and conditions of the Plan and all rights and obligations are determined in accordance with the Master Policy, not this summary.