



# UPPER GRAND DISTRICT SCHOOL BOARD

September 2020

Dear Parent or Guardian:

## RE: STUDENT ACCIDENT INSURANCE

The Upper Grand 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. 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 become responsible for these expenses.

Under the Education Act, the Board is empowered to make available an Accident and Life Insurance Program for students. The Board has selected the **Old Republic Insurance Company of Canada** ("Old Republic") to provide Student Accident Insurance for the 2020-2021 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 to September 30<sup>th</sup>, 2021. As the cost is very competitive, it remains the same regardless of when it is purchased. The best value for parents exists in purchasing in September to enjoy the maximum benefit of coverage.

Old Republic offers 3 plans that provide coverage 24 hours a day, 7 days a week. Each plan offers different levels of coverage. The cost of the Gold and Platinum Plans remain the same this year. The Silver Plan (least expensive) has been increased to \$17/year per student. Family rates for 3 or more children are also offered. There is an added bonus of locking-in at current rates for 3 or 5 years. Coverage details are provided in the enclosed brochure or by visiting the website ([www.insuremykids.com](http://www.insuremykids.com)).

If you wish to purchase please apply directly on-line at [www.insuremykids.com](http://www.insuremykids.com) or by calling Old Republic toll free at 1-800-463-KIDS (5437). Payment is made directly to Old Republic. Please do not send cheques to your child's school. If you have any questions in regard to purchase or coverage, please contact Old Republic directly. A paper application is not available this year unless you contact Old Republic.

Student Accident Insurance or Extended Health and Dental coverage is strongly recommended for all students, especially students participating in extra-curricular athletics.

The insurance agreement is between **you** and **Old Republic**. The Upper Grand District School Board is not compensated in any way by Old Republic regardless of the number of students participating in the insurance program. Our interest is to protect our students and their families, resulting in healthier and financially secure communities.

On the reverse side of this letter is policy information provided by the insurer in connection with the COVID-19 Pandemic. The *Acknowledgment* you were provided to complete in previous years is not required this year.

Sincerely,

*Martha Rogers*

See information on reverse →

Martha C. Rogers  
Director of Education & Secretary-Treasurer

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File Code: L03 /kz

## Upper Grand District School Board

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## **Policy Information in connection to the COVID-19 Pandemic (May 2020)**

The insurance provider, Old Republic Insurance Company of Canada, has provided additional information below on how they're processing the implementation and benefit coverage as we continue to navigate through the coronavirus pandemic.

*How will Old Republic Canada handle the implementation and premiums if there is a delay in students returning to school in the fall?*

The 2020/2021 policy is available for purchase beginning August 1<sup>st</sup>, 2020. Once the premium is received, the policy becomes effective and expires September 30<sup>th</sup>, 2021. Old Republic Canada is monitoring the situation and if students are delayed returning to school in September, they will examine the circumstances and determine the best way to manage the program moving forward.

*Is there a deadline to purchase a plan?*

There are no purchase deadlines. Multiyear and single year plans can be purchased any time.

*If packages are not printed for this school year, will the web-based platform have all the necessary application forms and plan coverage information?*

Yes, please visit [www.insuremykids.com](http://www.insuremykids.com) for all necessary information and to purchase online.

*If a student contracts COVID-19 as a result of attending a tournament or event at another school, will the benefit plan cover the cost of a tutor while the student remains in quarantine?*

The insuremykids® policy is an accident policy and provides coverage for injuries due to an accident. As COVID-19 is an illness and not an accident, there would be no coverage for a tutor.

*Will the Platinum Plan trip cancellation coverage cover any out of country trips that are cancelled due to travel restrictions in relation to COVID-19?*

Under the Platinum Plan, the \$1,000 Trip Cancellation benefit applies to sickness and/or injury to the student and therefore no coverage is provided for cancellation as a result of a travel warning.

For updates please visit: [www.insuremykids.com](http://www.insuremykids.com)