



**Near North**  
District School Board

## MEMORANDUM

---

**Head Office**

P.O. Box 3110  
963 Airport Road  
North Bay, ON  
P1B 8H1  
Fax: 705.472.9927

Date: September 1, 2011

---

### STUDENT ACCIDENT INSURANCE

---

---

**Parry Sound**

**Resource Centre**

111B Isabella Street  
Parry Sound  
ON P2A 1N6  
Fax: 705.746.7367

When students are injured on school premises or at school activities, the injured students and/or the parents of the injured students are primarily concerned with payment of incurred medical and dental accounts. The Near North District School Board does not have voluntary medical payments coverage. Medical coverage is readily available to students through a Student Accident Insurance Policy. This looks after most of, or all of, any medical or dental expenses. Parents should be aware of the importance of the benefits of this coverage and the fact that Board does not provide medical payments coverage. They should consider enrolment into the student accident insurance policy.

---

**Main switchboard**

for all offices:  
705.472.8170

Statistics show that 3.8 million Canadians are injured each year; 1.5 million are our children and teens. Recreational sports now account for the highest number of unintentional injuries in Canada. This surpasses traffic related injuries. Yet we must continue to promote active living as it is vital to the long-term health of our children.

**Toll free:**

1.800.278.4922

The safety and well being of students is of utmost importance and as such, the NNDSB is concerned with ensuring that funds are available for necessary treatment to students regardless of fault, and regardless of coverage through OHIP or through a parent's benefits plan.

**Web site:**

[www.nearnorthschools.ca](http://www.nearnorthschools.ca)

Student accident insurance covers students for accidental injury when no one is at fault. Coverage reimbursement is not based on fault determination, but simply on the plan purchased – no questions asked. The purpose of Student Accident Insurance is to protect against a child's carefree attitude and against catastrophic situations that could potentially ruin a family's financial security. Parents' own personal healthcare plans may not provide for all expenses incurred. Student accident insurance will help to fill in the gaps.

We have been concerned for a number of years now about the number of student accidents being reported. The accidents often result in major dental restorative work being required, which, in most cases is very expensive for the parents involved. The Board **does not** provide coverage for these incidents, therefore parents are completely responsible for any and all costs associated with any dental or other restorative work required as a result of the accident(s).

The student accident insurance policy benefits include coverage for dental accidents, total and permanent disability, fractures and dislocations, ambulance surcharges, private tutoring, eyeglasses and much more!

Parents are often overwhelmed when they find out how much it is going to cost them when their child is injured. Many cost estimates range in the thousands of dollars. They become even more upset, when they learn that basic student accident coverage could have been obtained **for only pennies a day, or a low cost of just \$12 per child per year.**

The Near North District School Board is pleased to provide an application form for Reliable Life Student Accident program (as found in your package). Their website, [www.insuremykids.com](http://www.insuremykids.com), can also be used for applications, policy download and claims forms 24 hours a day, seven days a week, from the comfort of your home or office. Bronze, Silver, Gold and Platinum Plans include all the benefits that are described in the Policy. All plans provide the same benefits with different benefit levels. In addition the Platinum Plan provides Travel Protection.

We are encouraging participation in this program especially for those students who participate on sports teams, field trips with a sporting component (i.e. alpine skiing or outdoor education centres); extracurricular or interschool sports, co-op programs, or day to day occurrences at schools that have an element of risk that could result in serious injuries or out-of-pocket expenses (for example, slips and falls, falls from playground equipment, auto or woodworking shop, etc.) This program is essential for students travelling out of province.

The Board receives no financial benefit whatsoever from the offering of student accident insurance to parents. We encourage you to take a few moments to consider the benefits of this worthwhile program. Can you afford the cost of an accident?

Mary Todd  
Health and Safety Officer