Definitions

"Chronic Condition" means a disease or disorder which has existed for 20 years or more, occurring prior to the Student's 12th birthday. It must have existed continuously throughout the Student's lifetime and be documented by a physician.

"Full-Time" means enrollment consisting of three or more courses at any one time or, alternatively, attending classes for a minimum of six hours per day, five days per week. With respect to day care, preschool, playschool, kindergarten, etc., this is arrived at by the day care, preschool, playschool, or kindergarten they attend.

“A high School Student” means a resident of Canada six months or more homeless over the age of six months who is present to attend classes of any type, the insurer will pay a benefit of $500.00 per injured tooth for the expense incurred to cap, crown, replace or restore each injured tooth, provided treatment is completed within five years from the date of the accident for Students (12 months for a Teacher or Non-Teaching Employee).

EMERGENCY TRANSPORTATION BENEFIT

If Injury to whole or sound teeth requires and receives treatment by a dentist within 60 days of the accident, benefits will be paid for customary, reasonable and necessary appliances prescribed by a physician. Benefits will be paid if the treatment is completed within five years from the date of the accident for Students (12 months for a Teacher or Non-Teaching Employee).

ACCIDENTAL DEATH BENEFIT

If Injury results in the loss of a hand or foot, the insurer will pay $500.00 per injured hand or foot for the expense incurred to cap, crown, replace or restore each affected hand or foot, provided treatment is completed within five years from the date of the accident for Students (12 months for a Teacher or Non-Teaching Employee).

ACCOMMODATION BENEFIT

If Injury results in the loss of one eye, the insurer will pay $250.00 per injured eye for the expense incurred to cap, crown, replace or restore each affected eye, provided treatment is completed within five years from the date of the accident for Students (12 months for a Teacher or Non-Teaching Employee).

EMERGENCY TRANSPORTATION BENEFIT

If Injury results in the loss of any two or more fingers or toes, the insurer will pay $250.00 per injured finger or toe for the expense incurred to cap, crown, replace or restore each affected finger or toe, provided treatment is completed within five years from the date of the accident for Students (12 months for a Teacher or Non-Teaching Employee).

ACCIDENTAL DEATH BENEFIT

If Injury results in the loss of two hands or two feet, the insurer will pay $1,500.00 per injured hand or foot for the expense incurred to cap, crown, replace or restore each affected hand or foot, provided treatment is completed within five years from the date of the accident for Students (12 months for a Teacher or Non-Teaching Employee).

ACCOMMODATION BENEFIT

If Injury results in the loss of any two or more fingers or toes, the insurer will pay $250.00 per injured finger or toe for the expense incurred to cap, crown, replace or restore each affected finger or toe, provided treatment is completed within five years from the date of the accident for Students (12 months for a Teacher or Non-Teaching Employee).

EMERGENCY TRANSPORTATION BENEFIT

If Injury results in the loss of any two or more fingers or toes, the insurer will pay $250.00 per injured finger or toe for the expense incurred to cap, crown, replace or restore each affected finger or toe, provided treatment is completed within five years from the date of the accident for Students (12 months for a Teacher or Non-Teaching Employee).

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ACCOMMODATION BENEFIT

If Injury results in the loss of any two or more fingers or toes, the insurer will pay $250.00 per injured finger or toe for the expense incurred to cap, crown, replace or restore each affected finger or toe, provided treatment is completed within five years from the date of the accident for Students (12 months for a Teacher or Non-Teaching Employee).
What Benefits Are Provided? (Continued…)

FRACTION, DISLOCATION OR SURGERY INJURY

(Continued…)

For complete fracture (including Greenwood type fractures) or dislocation:

1. Arm, between elbow and shoulder: $150.00
   - Sternum: $ 50.00
   - Acromion: $ 50.00
2. Thigh: $150.00
   - Upper Jaw: $ 50.00
3. Hip: $150.00
   - Lower Jaw: $ 50.00
4. Shoulder blade: $150.00
   - Shoulders: $ 50.00
5. Lower Leg: $100.00
   - Lower limbs: $ 50.00
6. Knee cap: $100.00
   - One toe, finger or rib: $ 25.00
7. Ankle: $100.00
   - Calcaneus (heel bone): $ 25.00
8. Surgery: $100.00
   - Kneecap: $ 25.00
   - Burns: $100.00
   - Fracture or dislocation: $100.00
   - Surgery: $100.00
   - Emergency surgery: $100.00
   - Ruptured kidney, liver or spleen: $100.00
   - Puncrected lung: $100.00
   - Dental surgery: $100.00

HOSPITAL AND PARAMEDICAL REIMBURSEMENT BENEFIT

When you are under the regular care and attendance of a physician, and as a result of Injury, require and first receive treatment within 30 days from an accident, the insurer will pay the reasonable expenses actually incurred in Canada except as otherwise provided under the part titled “Emergency Out-Of-Province/Country Accident Benefit” within three years from the date of the accident for:

• Hospital services: semi-private or private ward accommodation (including rental of television, radio or telephone, subject to a maximum of $1,000.00 per day);
• surgical services (including rental of television, radio or telephone, subject to a maximum of $1,000.00 per day);
• professional services which are insured services or basic health services (i.e., physician’s fees) under the provincial medical care or hospital plan applicable to you whether or not you are covered thereunder.

How Do I Make A Claim?

Written notice of claim is to be given to the insurer within a period of 30 days from the date of the accident. Claims forms are available from your school board or from the insurer at (800) 266-5667. The insurer reserves the right to request additional information from you when processing the claim. Completed claim forms must be filed with the insurer within 90 days after the date of the Injury and no later than one year after whether of the full extent of loss is known.

To Whom Are Benefits Paid?

Benefits payable under the policy are payable to your parent or guardian when you are a minor, otherwise to you or your estate.

When Does This Insurance Not Apply?

Injury for which compensation is payable under any Workers’ Compensation Act or similar legislation, except in the case of “Accidental Death Benefit”, “Dismemberment and Specific Loss Indemnity” and “Permanent Total Disability”.

No benefits or expenses are payable under the policy for treatment or services which are insured services or basic health services (i.e., physician’s fees) under the provincial medical care or hospital plan applicable to you whether or not you are covered thereunder.

If you are entitled to similar reimbursement benefits through any other insurer or plan, the benefits payable under the policy shall be coordinated so that the total benefits from all insurers or plans shall not exceed the actual loss incurred.

When Does This Insurance Terminate?

Your insurance will immediately terminate on the earliest of the following dates:

(a) the date the policy is terminated;
(b) the date the group school board of the Policyholder fails to remit the required premium to the insurer, in the case where a group school board is a participating school board of the Policyholder;
(c) the date you reach 70 years of age;
(d) the date you cease to be associated with the participating school board of the Policyholder in a capacity making you eligible for insurance.

The policy contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act or other applicable legislation.

This brochure is for information purposes only. For further details, refer to the Master Policy which is on file with the Policyholder. This 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 brochure.

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Innovative Special Risk Insurance

Urban School Insurance Consortium

Enriched Blanket Student Accident Insurance Plan