

# Student Accident Insurance



Dear Parent/Guardian:

The Hanover School Division and the Manitoba School Boards Association are committed to the health and welfare of students. Injuries and accidents are everyday occurrences. The home, playground, school and community all present possible hazards to children and adolescents.

## Universal Student Accident Insurance

Hanover School Division maintains Universal Student Accident Insurance coverage, underwritten by iA Special Markets, for all students attending our division's schools. The program provides basic accident and medical coverage while students attend school or participate in school-organized activities. It also extends to provide coverage to high school students enrolled in an approved course or class outside of school that qualifies for credit in Physical Education. **This coverage does not extend to any other activities at times outside of school; i.e. not 24 hour coverage.**

**For students who are engaged in remote learning, the Universal Student Accident Insurance will remain in-force for periods where the student is on a live call with a teacher or school staff member.** Coverage does not extend when watching pre-recorded content or engaging in independent study. Please see the attached document with further information in regard to Universal Student Accident Coverage in regards to remote learning.

*It is recommended that all parents/guardians consider purchasing **Voluntary Student Accident Insurance**, which provides **24-hour coverage** for all accidents at home, school, sports, organized activities or play for the **entire year, including remote learning**.*

The Universal Student Accident Insurance Program complements but does not replace the Voluntary Student Accident Insurance coverage purchased by parents/guardians.

## Voluntary Student Accident Insurance

The Voluntary Student Accident Insurance underwritten by Old Republic Insurance Company of Canada provides enhanced accident coverage for accidents and benefits beyond that of the Universal Student Accident Insurance held by the School Division or through a parent/guardian's benefits plan through their employer. Benefit coverage includes ambulance, hospital, accidental dental, disability, fractures, dislocations, and many other benefits.

Please visit [www.manitobastudentinsurance.ca](http://www.manitobastudentinsurance.ca) or refer to the attached brochure and application form for details and how to enroll your child(ren) in the Voluntary Student Accident Program. If you have any questions, please contact Old Republic Insurance Company of Canada at 1.800.463.5437.