

# Universal Student Accident Insurance

This program provides coverage for all full-time students registered in participating Manitoba School Divisions while:

- (a) in or on school buildings or premises by reason of attending classes on any regular school day;
- (b) in attendance at or participating in any school activity approved and supervised by proper school authority;
- (c) travelling directly to or from any regularly scheduled and approved school activity under the direction or supervision of a proper school authority;
- (d) travelling directly to or from the Insured Person's residence and school for the purpose of attending classes or participating in any school sponsored activity;
- (e) participating in physical activities taking place as part of the grades 9 to 12 Physical Education Curriculum as approved by a proper school authority;
- (f) engaged in the performance of the duties assigned to the Insured Person while participating in a school approved work experience program.

Program Highlights	
Benefit	Coverage Detail
<b>Loss of Life – Accident Only</b>	\$50,000 per student
<b>Dismemberment or Total and Permanent Loss of Use - Accident Only</b>	Various up to \$50,000 per student
<b>Medical Reimbursement Benefit – Accident Only</b> - including registered nurse, hospital charges, wheelchair rental, prescription drugs, etc.	Aggregate maximum of \$15,000 for expenses incurred within Canada and \$2,000 for expenses incurred outside of Canada
<b>Ambulance – Accident or Sickness</b>	Up to \$2,000 per student per incident
<b>Emergency Transportation other than Ambulance – Accident or Sickness</b>	Up to \$50 per student per incident
<b>Dental Expenses – Accident Only</b>	Up to \$2,500 per student per incident
<b>Eyeglasses and Contact Lenses – necessary due to injury from Accident</b>	Per student New \$300/Replacement \$200

Underwritten by: Industrial Alliance Insurance and Financial Services Inc.

Term of Coverage: September 1, 2022 to September 1, 2023

**Students must have Manitoba Health or provincial healthcare replacement coverage to be eligible under this plan.**

Coverage is provided, subject to the Terms and Conditions of Master Policy 100005613 on file with The Manitoba School Boards Association.

Claim Forms are available at [www.hubinternational.com/programs-and-associations/manitoba-school-boards-association](http://www.hubinternational.com/programs-and-associations/manitoba-school-boards-association) or by emailing [solutions@ia.ca](mailto:solutions@ia.ca) or call toll-free 1-800-266-5667.

*This coverage compliments but does not replace the Voluntary Student Accident Insurance coverage. This program provides coverage in addition to benefits available through Manitoba Health and any other group benefits program.*