

Black Gold School Division - Blanket Student Accident Insurance Plan **Coverage Summary**

Eligibility

Full-Time Students under the age of 70

Teaching AND Non-Teaching Employees under the age of 70

NOTE: Foreign exchange students, international and homeschool students are excluded from coverage.

NOTE: Any employees who are covered under WCB (i.e. administrators, counsellors, CTS teachers, non-certificated staff, etc.) must first report any accidents to WCB through the OH&S Advisor prior to accessing this insurance coverage.

Coverages

This insurance is second payer. The student or employee must always first access coverage under their own medical insurance (i.e. ASEBP for employees).

Coverages are subject to a maximum amount.

Accidental Death Benefit

Payable if injury results in loss of life within 12 months from the date of the accident.

Accidental Dental Reimbursement Benefit

For customary treatment by a dentist if required within 60 days from the date of the accident due to injury to whole or sound teeth.

Benefits are payable within:

- 10 years from the date of the accident for students
- Within 12 months from the date of the accident for a Teacher or Non-Teaching employee

Artificial Limbs, Eyes, Hearing Aids and Other Prosthetic Appliances Benefit

Payable as a result of injury which results in the above appliances being prescribed by a physician and purchased within 3 years from the date of the accident. Damaged prosthetic appliances can also be claimed for cost of repair.

Confinement Disability Benefit - *Students Only*

If an injury results in a home or hospital confinement while under the regular care of a physician and the injured student cannot attend regular classes of any type, a monthly benefit is payable commencing on the 31st day of confinement. This benefit cannot exceed 36 consecutive months.

Counselling Benefit

Payable as a result of the accidental death, injury or critical illness of an insured person and upon the medical advice of an attending physician for expenses actually incurred within three

years by the insured person or a member of said person's immediate family for counselling performed by a registered psychologist or professional counsellor.

Critical Illness Benefit

Payable if an insured person is diagnosed by a physician with a critical illness including but not limited to cancer, multiple sclerosis, muscular dystrophy and tetanus (please contact the Admin Assistant - Business and Finance for the complete list) which first manifests while the policy is in force.

Dentures and Artificial Teeth Benefit - *Students Only*

Payable as a result of an injury which requires a student to receive dental treatment and results in repair or replacement of existing dentures or an artificial tooth.

Dismemberment and Specific Loss Indemnity

Provides benefits for injury resulting in loss of, or permanent and total loss of use of, various limbs and organs within 12 months of the accident. Also covers accidents which result in paralysis. Please contact the Admin Assistant - Business and Finance for the complete list and coverage amounts.

Emergency Out-of-Province/Country Accident Benefit

Payable if an injury occurs outside a person's province of residence or Canada and if said injury requires emergency medical treatment by a physician or a dentist. Can be used for expenses including but not limited to emergency room charges, hospital expenses, x-rays and physician fees.

Emergency Transportation Benefit

Payable for expenses (e.g. private vehicle/taxi) incurred while transporting injured person to a doctor or hospital, including the return trip to the person's home or back to school when the injury requires immediate medical attention but does not necessitate an ambulance.

Eyeglasses and Contact Lenses Benefit

Payable within 30 days of the date of the accident. If the injury results in broken glasses or broken/lost contact lenses the insurer will pay the cost of repair or replacement up to a maximum of \$300.00. A school accident report or equivalent document must be provided by the school authority.

Note: If the injury results in the necessary purchase of glasses or contact lenses (not previously required or worn) and upon the advice of a physician, the insurer will be the reasonable and necessary expense for the initial purchase.

Fracture, Dislocation, Tendon Severance and Miscellaneous Indemnity

Payable as a result of an injury which requires medical or surgical treatment and results in the above.

Hospital and Paramedical Reimbursement Benefit

Reimbursement for expenses incurred in Canada (except those covered under the Emergency Out-of-Province/Country Accident Benefit) within three years from the date of the accident that are not covered under provincial healthcare. Examples include ambulance service, treatment by chiropractor or physiotherapist, prescription drugs and rental of crutches/wheelchair (please

contact the Admin Assistant - Business and Finance for the complete list and coverage amounts).

Permanent Total Disability - *Students Only*

Payable for total and permanent disability commencing within 120 days from the date of the accident and said disability must continue for 12 consecutive months and be permanent at the end of the 12 months. The disability must prevent the injured person from ever engaging in any occupation or employment for compensation or profit.

Private Tuition Expense - *Students Only*

Payable for expenses of a qualified teacher to provide educational services to an injured student at their residence or hospital where the student is disabled and totally confined. Approval must be granted from the proper school authority.

Rehabilitation Benefit

Payable as the result of an accident for training to engage in a special occupation which would not have been engaged except for the injury. Payable within three years of the accident.

Repatriation Benefit

Reimbursement for expenses incurred for preparing the deceased insured person for burial or cremation and the shipment of the body to the city of residence of the insured person if loss of life occurs outside the province of residence within 12 months from the date of the accident.

Special Treatment Travel Benefit

If the injury requires special medical or dental treatment by a physician or dentist that is unavailable within a 160 kilometre radius of the insured person's residence, the insurer will pay the reasonable travel expense to obtain it. Payable for 12 months from the date of the accident.

If the injury requires special medical or dental treatment by a physician or dentist that is unavailable within 80 to 160 kilometre radius of the insured person's residence, the insurer will pay reasonable fuel expense. Payable for 12 months from the date of the accident.

Exclusions

There are a number of exclusions to this policy, such as:

- Suicide or any attempt thereat or intentionally self-inflicted injury, except as provided under "Hospital and Paramedical Reimbursement Benefit".
- Injury resulting from repetitive/strenuous activity (i.e. overexertion, strains, etc.).
- Injury for which compensation is payable under any Workers' Compensation Act or similar legislation.