

Accident insurance for the unexpected



Accidents happen, especially where children are involved. For just pennies a day, student accident insurance helps you protect your family from costs not covered by your provincial health plan or employee benefits if your child is injured. Whether an accident happens on school property, during school-sponsored activities, playing in a park or even your own backyard, we've got you covered.

What does KidsInsured™ cover?







CASTS, CRUTCHES, AND HOME MEDICAL EQUIPMENT



COUNSELING, PHYSIOTHERAPY AND TUTORING



EMERGENCY VISION CARE & REPLACEMENT GLASSES



OUT-OF-PROVINCE MEDICAL CARE & TRAVEL BENEFITS



Choose your protection level and rest easy

LITE	PLUS	PREMIUM
\$13 /YEAR	\$25 _{/YEAR}	\$33 /YEAR
Basic coverage at our most affordable rates	A happy compromise between comprehensive & basic coverage	Our most robust plan with out-of- province and travel benefits

Get the financial protection you need with student accident insurance today.





Compare Plans

Summary of Benefits	LITE	PLUS	PREMIUM
	\$13 /YEAR	\$25 /YEAR	\$33 /YEAR
24-hour, year-round coverage	~	✓	✓
Unlimited accidental dental	10 years	10 years	10 years
Eyeglasses or contact lenses needed due to injury	Full cost	Full cost	Full cost
Paramedical	\$500	\$500	\$800
Emergency Transportation	Full cost of ambulance fees or \$350 taxi in lieu of ambulance	Full cost of ambulance fees or \$350 taxi in lieu of ambulance	Full cost of ambulance fees or \$350 taxi in lieu of ambulance
Total & permanent disability	\$75,000	\$150,000	\$350,000
Critical Illness	\$9,000 nursing expenses + \$3,000 accommodations	\$9,000 nursing expenses + \$3,000 accommodations	\$12,500 nursing expenses + \$3,000 accommodations
Loss of limb/loss of use	\$75,000	\$150,000	\$150,000
Accidental death benefit	\$15,000	\$20,000	\$30,000
Hospital room expenses	Unlimited	Unlimited	Unlimited
Medical appliances and expenses	\$1,500	\$1,500	\$1,500
Fracture/dislocation benefit	Up to \$750	Up to \$750	Up to \$1,000
Out-of-province/country emergency medical	n/a	n/a	\$200,000
Trip cancellation and emergency return flight	N/A	N/A	\$1,000 each
ADDITIONAL: Hospital cash benefit	\$100/day	\$100/day	\$100/day

Eligibility Requirements

To be eligible for this insurance, your child must reside in Canada and be more than 6 months old and less than 27 years old.

Children 14 years of age and older must be full-time students in the 12 months prior to a claim, at any time during coverage. A full-time student is defined as one who is enrolled in a minimum of three courses at the same time during any four-month period.

Please note that this is only a summary of benefits. The full policy wording is the legal binding agreement.