



POLICY TITLE:

Student Accident Insurance - Blanket School Coverage

Board Approval: September 27, 2016

Board Review: March 28, 2023

OBJECTIVE: Summit West Independent School (SWIS) has a contract with Industrial-Alliance Pacific Life Insurance Company to provide student accident insurance to students while on school premises or school approved activities such as field trips and sporting trips within Alberta. This insurance coverage is offered free of charge to all students attending SWIS.

PROCEDURES:

1. School premises coverage includes injury sustained:
 - 1.1. In or on school buildings or premises by reason of attending classes on any regular school day;
 - 1.2. In attendance at or participating in any school activity approved and supervised by school-authorized personnel;
 - 1.3. Travelling directly to or from any regularly scheduled and approved school activity under the direction or supervision of school-authorized personnel;
 - 1.4. In work experience programs; or,
 - 1.5. Travelling directly to or from the Insured's residence and such school for the purpose of attending classes or participating in any school-sponsored activity.

Note: In the event a student must be transported by ambulance, the cost of the ambulance ride must be paid by the parents/guardians and will be reimbursed by Industrial-Alliance Pacific Life Insurance Company only if the parents/guardians do not have ambulance coverage under their own benefit plan(s). Industrial-Alliance Pacific has developed an on-line form available to parents through their web site at www.iapkidsplus.com to expedite the claims process. In addition, claim forms can be obtained from Industrial Alliance Pacific by phoning 1-800-556-7411.

2. Specifically, the plan includes coverage of the following:
 - 2.1. Up to \$50,000 for loss and total permanent loss of use of a limb or limbs, sight, speech, and/or hearing
 - 2.2. \$75,000 Permanent Total Disability Benefit
 - 2.3. \$50,000 Emergency Out-of-Province/Country Accident Benefit

- 2.4. \$7,500 Accidental Death
 - 2.5. Double Indemnity – if death is caused by a specific accident, double the death benefit will be payable
 - 2.6. Unlimited 7 year Student Dental Accident benefits plus \$1,250 per injured tooth for future dental protection
 - 2.7. \$18,000 Confinement Disability Benefit - \$500 per month maximum for 3 years
 - 2.8. \$8,500 Critical Illness Benefit
 - 2.9. \$5,500 Repatriation for preparation and transportation of the deceased home, including travel expenses for a family member
 - 2.10. \$5,000 Prosthetic Appliance, including repairs
 - 2.11. \$5,000 Rehabilitation Benefit
 - 2.12. \$2,500 Private Tutor - \$40.00 per hour maximum
 - 2.13. \$2,500 Special Treatment Travel - \$80 per day maximum
 - 2.14. \$500 Counselling Benefit
 - 2.15. \$250 Emergency Transportation Benefit
 - 2.16. \$500 Dentures and Artificial Teeth
 - 2.17. \$300 per occurrence for injury related breakage of Eyeglasses or Contact Lenses – full cost for first pair if required due to injury
3. The IAP Kids Plus Enhanced Option Package is also provided by SWIS in conjunction with the coverage outlined above. The Enhanced Option Package will upgrade the benefits otherwise provided for Ground Ambulance Service, Chiropractic/Osteopath, Physiotherapy/Registered Massage Therapy, and Special Treatment Travel.
- 3.1. Ground Ambulance Service enhances coverage for ground ambulance service to also include instances involving sickness and other non-injury emergencies, up to a maximum of \$1,000 per occurrence.
 - 3.2. Chiropractic/Osteopath/Physiotherapy/Registered Massage Therapy enhances coverage by increasing the maximum to \$1,000 for these paramedical services.
 - 3.3. Special Treatment Travel enhances coverage for this benefit to also reimburse fuel expenses if the special medical/dental treatment is unavailable within a radius of 80 kms from the Insured's residence. Coverage is provided for fuel expenses incurred within one year from the date of the accident, up to a maximum of \$1000.