



# Proposal for the 2020-2021 School Term insuremykids® Student Accident Insurance

*Underwritten by Old Republic Insurance Company of Canada (Old Republic Canada)*

***Insuremykids® is dedicated to helping Canadian families protect their financial wellbeing and offers customers choice, affordability, and impeccable customer service.***

We have been operating in the student accident market for well over 50 years and, as each year has passed, our commitment to providing excellent coverage and care has never wavered. We are delighted to present you with our 2020/2021 insuremykids® program.

Over the years, we have developed our program into a beneficial and easy-to-implement risk management tool for your board. With every student who purchases our coverage, your board's exposure to accident claims and any resulting administration costs may be reduced. Please take the time to review our offer. As experts, we are confident that you will agree insuremykids® is the best student accident insurance program available.

***We offer three streamlined plans:***

**1. Platinum Plan – Our most popular plan!**

<b>\$33/year</b>  Our most comprehensive plan with out-of-province emergency medical benefits and our highest benefit limits.	Benefits	Benefit Limits
	Out-of-province Emergency Medical	Up to \$200,000
	Total & Permanent Disability	\$350,000
	Loss of Limb/Loss of Use	\$150,000
	Accidental Death	\$30,000
	Unlimited Dental	10 years

**2. Gold Plan**

<b>\$25/year</b>  Our mid-range choice for great coverage at affordable rates.	Benefits	Benefit Limits
	Out-of-province Emergency Medical	n/a
	Total & Permanent Disability	\$150,000
	Loss of Limb/Loss of Use	\$150,000
	Accidental Death	\$20,000
	Unlimited Dental	10 years

### 3. Silver Plan

<b>\$17/year</b>  Offers families essential coverage at our most affordable rates.	Benefits	Benefit Limits
	Out-of-province Emergency Medical	n/a
	Total & Permanent Disability	\$75,000
	Loss of Limb/Loss of Use	\$75,000
	Accidental Death	\$15,000
	Unlimited Dental	10 years

*All plans offer 24/7 coverage and are available for ages 26 and under.*

#### **Important Note:**

For ages 21 or over, travel benefits are not available and some benefits are limited.

#### **Additional Highlights:**

- Special rates for families with 3 or more children
- 3-Year and 5-Year rates - allow parents to lock-in current year's rates (protects against premium increases)
- Simple enrolment and claim process – **online ([www.insuremykids.com](http://www.insuremykids.com)), mail or fax**  
Our **user-friendly website** allows parents to purchase directly online, download a policy or claim form, or obtain answers to frequently asked questions – **all 24/7.**
- Informational brochures for distribution in the schools
- Statistical data for school board purposes
- **A Wide Range of Benefits, Including:**

- **10 years of unlimited dental benefit coverage for an injury within 60 days of the accident, future dental benefit up to \$1,650 per tooth, and injury related orthodontia coverage up to \$2,500 per accident.**
- Total & permanent disability up to **\$350,000**
- Accidental death
- Travel protection (Platinum Plan only) - **\$200,000 out of province emergency medical benefit**

# Insuremykids® Benefit Comparison

	IMK PLATINUM PLAN	IMK GOLD PLAN	IMK SILVER PLAN
<b>MAXIMUM AGE ELIGIBILITY</b>	26 YEARS OF AGE (benefit limits for age 21 or over*)	26 YEARS OF AGE (benefit limits for age 21 or over*)	26 YEARS OF AGE (benefit limits for age 21 or over*)
<b>DENTAL</b>			
PERIOD FOR RECEIPT OF DENTAL TREATMENT	60 DAYS FROM DATE OF ACCIDENT	60 DAYS FROM DATE OF ACCIDENT	60 DAYS FROM DATE OF ACCIDENT
UNLIMITED BENEFIT PERIOD	10 YEARS	10 YEARS	10 YEARS
FUTURE DENTAL	\$1,650	\$1,400	\$1,250
DENTAL IMPLANTS	\$2,000 PER IMPLANT (MAX 2 IMPLANTS PER ACCIDENT)	\$1,800 PER IMPLANT (MAX 2 IMPLANTS PER ACCIDENT)	\$1,500 PER IMPLANT (MAX 2 IMPLANTS PER ACCIDENT)
ORTHODONTIC TREATMENT	\$2,500	\$2,500	\$1,500
<b>TOTAL AND PERMANENT DISABILITY LOSS OF LIMB/LOSS OF USE</b>	\$350,000 UP TO \$150,000	\$150,000 UP TO \$150,000	\$75,000 UP TO \$75,000
<b>ACCIDENTAL DEATH BENEFIT</b>	\$30,000	\$20,000	\$15,000
<b>DOUBLE INDEMNITY</b>	YES	YES	YES
<b>SPECIAL TRAINING</b>	\$10,000	\$6,000	\$6,000
<b>COUNSELLING</b>	\$1,000	\$750	\$750
<b>PRIVATE TUTORING SERVICES</b>	\$6,000	\$6,000	\$6,000
<b>TRAVEL EXPENSES FOR SPECIALIZED TREATMENT</b>	\$3,000	\$3,000	\$3,000
<b>HOSPITAL ROOM EXPENSE</b>	FULL COST	FULL COST	FULL COST
<b>PARAMEDICAL</b>	\$800	\$500	\$500
<b>MEDICAL DEVICES</b>	\$1,500	\$1,500	\$1,500
<b>CRITICAL ILLNESS</b>	\$15,500	\$12,000	\$12,000
<b>HOME OR HOSPITAL CONFINEMENT</b>	\$30,000	\$20,000	\$20,000
<b>FAMILY TRANSPORTATION</b>	\$1,000	\$1,000	\$1,000
<b>EMERGENCY TRANSPORTATION</b>	UNLIMITED BY AMBULANCE OR \$350	UNLIMITED BY AMBULANCE OR \$350	UNLIMITED BY AMBULANCE OR \$350
<b>DAMAGE TO EYEGASSES AND CONTACT LENSES</b>	\$350	\$300	\$300
<b>EYEGASSES AND CONTACT LENSES NEEDED DUE TO INJURY</b>	FULL COST	FULL COST	FULL COST
<b>PROSTHETIC DEVICE OR HEARING AIDS (FIX/REPAIR)</b>	\$500	\$300	\$300
<b>PURCHASE OF PROSTHETIC DEVICE OR HEARING AIDS</b>	\$5,500	\$5,500	\$5,500
<b>FRACTURE OR DISLOCATION</b>	\$150 - \$1,000	\$150 - \$750	\$150 - \$750
<b>SPECIAL CLOTHING</b>	\$400	\$400	\$400
<b>TRAVEL BENEFITS*</b>			
OUT OF PROVINCE/COUNTRY EMERGENCY MEDICAL	\$200,000 (MAXIMUM 30 DAYS)	N/A	N/A
TRIP CANCELLATION	\$1,000	N/A	N/A
AIRFLIGHT ACCIDENT DEATH	ADDITIONAL \$5,000 DEATH BENEFIT	N/A	N/A
24 HOUR EMERGENCY ASSISTANCE	YES	N/A	N/A
EMERGENCY RETURN FLIGHT	\$1,000	N/A	N/A
REPATRIATION OR BURIAL	\$5,500	N/A	N/A

Please note: For ages 21 or over, travel benefits are not available and some benefits are limited.  
The above is a brief summary of coverage. Please refer to the policy for complete details.

Learn more at [www.insuremykids.com](http://www.insuremykids.com)

All information is confidential and proprietary to Old Republic Insurance Company of Canada

# Plan Premiums

## One Year Plans

Plan Name	One Child Premium	Family Plan Premium (3 or more children)
Platinum Plan	\$33.00	\$91.00
Gold Plan	\$25.00	\$69.00
Silver Plan	\$17.00	\$47.00

## Multi-Year Plans

***Parents can save time and money!***

With one convenient purchase, parents can receive multiple years of coverage and protect themselves against any premium increases year-over-year.

	3-Year Plan		5-Year Plan	
	Individual	Family Plan	Individual	Family Plan
Platinum Plan	\$94.10	\$259.40	\$148.50	\$409.50
Gold Plan	\$71.30	\$196.70	\$112.50	\$310.50
Silver Plan	\$48.50	\$134.00	\$76.50	\$211.50

Learn more at [www.insuremykids.com](http://www.insuremykids.com)

All information is confidential and proprietary to Old Republic Insurance Company of Canada

## Procedures for proposal acceptance

To participate in this program, you only need to:

**No later than June 5<sup>th</sup>**

1. Confirm to Old Republic Canada your Board's acceptance of the program
2. Confirm if you would like paper informational brochures for fall distribution
3. If you would like paper brochures:
  - a) complete and return the attached Supplies Order form
  - b) complete and return a "School List" excel document (to be supplied by email) – please review the expected student enrolment numbers for each school listed (actual counts, not full-time equivalent) and update the numbers if needed or let us know if no changes are needed.

## Informational Brochures

During the week of August 17<sup>th</sup>, supplies of our informational brochures are delivered to an address designated by the Board. Should there be a necessity to deliver supplies prior to or after the normal delivery date, please advise the Company of your needs at the time you submit the School List so that we may facilitate your request.

## Claim Procedures

Claim forms are available online at [www.insuremykids.com](http://www.insuremykids.com). These are to be completed by the Insured's parents, and forwarded directly to Old Republic Canada. Should specific information be required for any reason, the Company will contact the parent. Payments will be made directly to the Insured's parent or guardian unless directed by them to be made to doctors, dentists or hospitals, etc.

# insuremykids<sup>®</sup> Student Accident Insurance SUPPLIES ORDER FORM

For Academic Year 2020 – 2021

NAME OF SCHOOL BOARD: \_\_\_\_\_

ADDRESS FOR DELIVERY OF SUPPLIES:

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ Province: \_\_\_\_\_ Postal Code: \_\_\_\_\_

To the Attention of (if applicable): \_\_\_\_\_

Telephone Number: \_\_\_\_\_

**PLEASE NOTE:** Supplies will be delivered **the week of August 17<sup>th</sup>**.  
Please advise if you have early or late delivery requirements

Your Name: \_\_\_\_\_ Date: \_\_\_\_\_

**Submit this form to Old Republic Canada at [marketing@orican.com](mailto:marketing@orican.com)  
or by fax (866-551-1704) no later than June 5<sup>th</sup>, 2020.**

## Questions?

*insuremykids<sup>®</sup> Student Accident Insurance*

*Underwritten by Old Republic Insurance Company of Canada*

TF: 800-530-5446 ext. 1222 | F: 866-551-1704 | E: [marketing@orican.com](mailto:marketing@orican.com)

[Learn more at www.insuremykids.com](http://www.insuremykids.com)

All information is confidential and proprietary to Old Republic Insurance Company of Canada