

## Old Republic Student Accident Insurance

The Manitoba School Boards Association offers the Old Republic Student Accident Insurance Program to parents and guardians of students enrolled in all Manitoba schools.

The Old Republic program provides accident coverage for **ALL** the activities children are involved in, whether at school, at play or at home. It covers activities including organized hockey, play in the playground and accidents at home for the entire year!

This program provides coverage for accidents that **exceed** that provided by either the Accident Insurance held by the school or most Employee Benefit programs. Coverages include disability, hospital and other medical costs, ambulance fees, and many other benefits. The Old Republic Student Accident program has 5 levels of coverage to fit every family's budget and need.

The most important benefit for parents of young children is the Unlimited Accidental Dental Benefit that has a 10 year period for growth and repair of damaged teeth. Damage to young teeth can be very expensive. Most other plans, such as Employee Benefit Plans are limited only to costs associated with the immediate repair and many have co-pay requirements of the parent.

Some recent examples of claims covered under the Old Republic Student Accident Insurance Program are:  
A 6 year-old was playing floor hockey in gym class. The plastic puck the child in the face, cracked a tooth and split the child's lip. Amount paid \$1,958.

A 12 year-old was riding a bike. The student fell over the handle bars, fractured a wrist and cracked several teeth. Amount paid \$2,032.

A 13 year old was in the US playing in a baseball tournament. One of the other players ran into the student and tore the muscles in the child's leg. Amount paid \$16,826.

Further information and on-line application is available at: [www.studentaccidentinsurance.ca](http://www.studentaccidentinsurance.ca)

