



Policy: Student Accident Insurance

		Policy Number:	200.22
Adopted:	May 24, 2005	Former Policy Number:	n/a
Revised:	January 24, 2017	Policy Category:	Students
Subsequent Review Dates:	TBD	Pages:	1

Belief Statement:

Consistent with our Church teachings, the Brant Haldimand Norfolk Catholic District School Board is committed to promoting school environments that are safe, inclusive and provide opportunities for every student to reach his or her fullest potential. The purpose of this policy is to educate staff, students, parents/guardians and community partners (e.g., volunteers) on student accident insurance.

Policy Statement:

The Brant Haldimand Norfolk Catholic District School Board shall make available, without cost to the Board, voluntary accident insurance coverage through an insurance carrier for all students under its jurisdiction. The parents/guardians of the students shall make application for and fund the cost of this coverage.

Glossary of Key Policy Terms:

Student Accident Insurance:

Child accident insurance provides benefits not covered by any government health or group insurance plans to ensure a family's health and financial well-being are protected year round.

References

Ontario School Board's Insurance Exchange (OSBIE)

www.insuremykids.com

Ontario Education Act, Sec. 176(4)



Student Accident Insurance AP 200.22

Procedure for:	Principals	Adopted:	May 24, 2005
Submitted by:	Superintendent of Business & Treasurer	Revised:	January 24, 2017
Category:	Students		

Purpose

The Brant Haldimand Norfolk Catholic District School Board (BHNCDSB) recognizes the responsibility of providing information to parents regarding Student Accident Insurance. Each year, thousands of families are left unprotected when their children are injured at school or while participating in non-school activities. This is why providing parents with information on Student Accident Insurance is important.

Responsibilities

Superintendent of Business & Treasurer

The Superintendent of Business & Treasurer shall be responsible for:

- receiving quotations from interested insurance carriers and selecting the carrier;
- ensuring the plan is made available in all schools;
- providing information packages to parents/students which emphasizes the importance of the benefits of this coverage and the fact that the Board is not permitted to insure against accidents to students;
- providing the insurance carrier with a directory of schools and projected enrollments for the upcoming school year; and
- ensuring distribution of Student Accident Insurance packages to each school.

Principal

The Principal will:

- ensure that key information is published in the September newsletter and on the school website; and
- promote student accident insurance in school community by sending student packages home at the beginning of the school year.

Insurance Carrier

The insurance carrier shall be responsible for:

- supplying the Student Accident Insurance packages to the Catholic Education Centre to distribute to each school;
- providing literature pertaining to the plan;
- providing a computerized listing, by school, of all students enrolled in the plan and a master listing for the Catholic Education Centre; and
- the entire administration of the plan including, but not limited to, the supply of application packages to the Catholic Education Centre to the final settlement of claims.

Parents/Guardians

The application for coverage and the cost of the plan shall be the responsibility of the parents/guardians who decide to avail themselves of the service.

Information – N/A



Procedures

- 1.0 Student accident insurance information shall be offered to parents/students to purchase on an annual basis in September of each year. However, the purchase of student accident insurance can be done at any time.
- 2.0 The insurance plan shall provide a range of options, including, but not limited to:
 - coverage for all children within the same family attending any elementary and/or secondary school within the boundaries of the Board;
 - coverage of all accidents shall be for 24 hours per day, for 12 months during a policy year;
 - a family plan covering a minimum of three children;
 - a life insurance option in addition to the basic accidental death benefit; and
 - physiotherapy coverage.
- 3.0 All students will be strongly encouraged to purchase Student Accident Insurance, particularly students enrolled in Cooperative Education, Construction, Automotive Manufacturing, Family Studies, Hospitality and Personal Services courses, as well as students involved in athletics. Secondary students working on their 40 hours of Community Involvement Diploma are also encouraged to purchase Student Accident Insurance.

Definitions

Student Accident Insurance Student Accident Insurance:

Child accident insurance provides benefits not covered by any government health or group insurance plans to ensure a family's health and financial well-being are protected year round.

References

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