



Student Accident Insurance By KidsInsured

September 2020

Dear Parent/Guardian:

We all know that accidents can, and do, happen, particularly where children are involved. While OHIP or your employee benefits plan may cover some medical, dental or other expenses related to these accidents, they may not cover all of them. Student accident insurance helps to protect your family from these unexpected costs in the event your child is injured on school property or during school-sponsored activities – for just **pennies a day**.

In the interest of student health and safety, the Toronto District School Board (TDSB) has arranged for KidsInsured to provide parents and guardians with the option to buy accident insurance for your child or children, up to 26 years of age. Participation is voluntary, but highly recommended, with premiums to be paid by parents and guardians.

Coverage is provided in three affordable plan options, for as low as **\$13/year** (that's just over **3 cents a day!**) in **Lite**, **Plus** and **Premium** covering a range of expenses, including:

- **Dental treatment**
- **Damage to eyeglasses or contact lenses**
- **Ambulance transportation**
- **Braces, casts, crutches, hearing aids, prosthetics and splints**
- **Counselling, physiotherapy and tutoring**
- **Prescription drugs**
- **Accidental death, total and permanent disability**
- **NEW! Hospital cash allowance for costs associated with extended hospital stays such as parking, television or Wi-Fi in your room, parking, cafeteria meals or babysitting expenses for family members.**

Discounts are available for families with 3 or more children, with additional savings for multi-year plans of three and five years when buying online. Parents and guardians of students in JK to grade 8 may also buy coverage using the brochure provided by their schools. For complete coverage details, please refer to policy wording on www.kidsinsured.com.

As the product is administered exclusively by MSH International, and not by TDSB, questions and/or support regarding the purchase of this coverage may be directed to KidsInsured by calling 1-833-560-0527 toll-free or by visiting www.kidsinsured.com.

