

# Universal Student Accident Insurance Program

(available to Manitoba Public School Divisions)

The **St. James-Assiniboia School Division** participates in this program, which provides coverage for **all** full-time students registered in the **St. James-Assiniboia School Division** while:

- 1) in or on school buildings or premises by reason of attending classes on any regular school day;
- 2) in attendance at or participating in any school activity approved and supervised by a proper school authority, whether at school or elsewhere;
- 3) traveling directly to or from any regularly scheduled and approved school activity under the direction or supervision of a proper school authority;
- 4) traveling directly to or from their residence and school for the purpose of attending classes or participating in any school sponsored activity;
- 5) participating in physical activities taking place as part of the grades 9 to 12 Physical Education Curriculum as approved by proper school authority;
- 6) engaged in the performance of the duties assigned to the Insured Person while he/she is participating in a school approved work experience program.

## Key Benefits:

<b>Benefit</b>	<b>Benefit Amount</b>
Loss of Life – Accident Only	\$20,000 per Student
Dismemberment or Total and Permanent Loss of Use – Accident Only	Various up to \$40,000 per Student
Accidental Medical Reimbursement Benefit (“AMRB”)	\$10,000 Maximum per Student per Accident
Registered Nurse – Accident Only	Covered as part of AMRB
Hospital Charges – Accident Only	Covered as part of AMRB
Wheelchair Rental – Accident Only	Covered as part of AMRB
Prescription Drugs – Accident Only	Covered as part of AMRB
Ambulance – Accident or Sickness	Maximum \$2,000 per Student per Incident
Emergency Transportation other than Ambulance – Injury or Sickness	\$50 per Incident
Dental Expense – Accident Only	\$2,500 per Student within 5 years
Eyeglasses and Contact Lenses – in conjunction with bodily injury arising out of accident	per Student: New \$300 Replacement \$200

**Aggregate Limit of Indemnity:** \$1,000,000 any one accident.

Underwritten by: Industrial Alliance Pacific

Term of coverage: September 1, 2010 to September 1, 2011

Coverage is provided subject to the Terms and Conditions of master Policy number 100005613 on file with The Manitoba School Boards Association.

**THIS COVERAGE COMPLIMENTS (NOT REPLACES) THE VOLUNTARY STUDENT ACCIDENT INSURANCE COVERAGE, AND IS EXCESS OF BENEFITS PROVIDED BY MANITOBA HEALTH AND EXCESS OF BENEFITS AVAILABLE TO THE STUDENT UNDER ANY GROUP BENEFITS PROGRAM**

Claims forms are available at [www.westernfgis.ca](http://www.westernfgis.ca) or by emailing [smgcgy@iapacific.com](mailto:smgcgy@iapacific.com)  
Claims information is available by calling 1-800-556-7411