

SIMCOE COUNTY DISTRICT SCHOOL BOARD

**MEMORANDUM**

2016-2017: 003

TO: Elementary Principals  
Elementary Vice-principals  
Secondary Principals  
Secondary Vice-principals

FROM: Brian Jeffs  
Superintendent of Business Services

SUBJECT: **STUDENT ACCIDENT INSURANCE 2016-2017**

**Background**

The Simcoe County District School Board will continue to promote the Insure My Kids program of student accident insurance through Old Republic Insurance Company of Canada (Old Republic Canada) for the 2016-2017 year.

Although district school boards cannot by legislation provide student accident insurance, they can make it available and encourage enrolment. This insurance is highly beneficial as it provides inexpensive and extensive coverage for students, shielding families from the financial hardship that can occur as a result of an unexpected injury. Insurance may be purchased anytime throughout the school year.

**Participation in extra-curricular activities (athletics, clubs) or out-of-province/out-of-country trips requires the purchase of this insurance, or a signed acknowledgement advising that the family has other coverage. There is no opportunity to opt out of either purchasing this coverage or acknowledging that the participant has another means of providing this coverage.**

**Regular school day field trips DO NOT require the purchase of insurance.**

**When Schools will Receive Student Accident Insurance Application Forms**

Student accident insurance application forms are scheduled to be sent by courier to your school as follows:

Week of August 29, 2016	All Secondary Schools and Learning Centres
Week of August 29, 2016	All Elementary Schools

**When a School has Too Many or Not Enough Applications**

We have planned for one insurance pamphlet per student. **Please note these are in bundles of 30 and may need to be adjusted by class size.** If your school does not receive the packages or you require additional packages, please contact Erin Schwarz at [eschwarz@scdsb.on.ca](mailto:eschwarz@scdsb.on.ca). Excess packages can be sent via courier to Erin Schwarz – Corporate Risk.

**Memo for Students/Parents/Guardians from School Principal**

Secondary – send home attached memo (**FORM 1**) and acknowledgement form (**FORM 2**). Elementary – send home attached memo (**FORM 1**) and **Standard Acknowledgement and Permission Form – Elementary (FORM 3)**. **This form has been reposted here from Memo 2015-2016:161 for your convenience.** These forms are to be sent home at the same time as the insurance application (blue pamphlet)

**Sample Insert for School Newsletter**

The following is a sample, which can be included in your school newsletter.

**STUDENT ACCIDENT INSURANCE 2016-2017**

Student injuries at school, during school events, and extra-curricular activities (athletics, clubs, and out-of-province/out-of-country trips) are not covered by the Board or its insurance company. While every precaution is taken to provide a safe learning environment, accidents can and do happen.

It is essential that all students participating in extra-curricular activities have adequate insurance coverage for all instances of injury.

The Simcoe County District School Board has selected the “insure my kids” program through Old Republic Canada as an option for students/parents/guardians to consider with regards to purchasing student accident insurance coverage for the upcoming school year. The coverage is for 24 hours a day. This insurance offers a variety of plans and benefits at reasonable annual prices. Coverage can be purchased online at [www.insuremykids.com](http://www.insuremykids.com).

Please watch for your student accident insurance package along with a letter about requirements for extra-curricular activities and out-of-province or out-of-country trips.

**Public Website**

There is a page on the public website where parents can locate information about student accident insurance year-round. ([www.scdsb.on.ca](http://www.scdsb.on.ca))

**Who Do I Call If I Have Questions**

If you have any questions regarding this insurance, please contact Erin Schwarz, Corporate Risk Officer at (705)734-6363 ext. 11300 or [eschwarz@scdsb.on.ca](mailto:eschwarz@scdsb.on.ca).

**REFERENCES:**

Policy 4315 – Student Activity Fees  
APM A7070 – Student Fees

August 26, 2016