



## Accident insurance for the unexpected



Accidents happen, especially where children are involved. For just pennies a day, student accident insurance helps you protect your family from costs not covered by your provincial health plan or employee benefits if your child is injured. Whether an accident happens on school property, during school-sponsored activities, playing in a park or even your own backyard, we've got you covered.

## What does KidsInsured™ cover?



AMBULANCE FEES  
& HOSPITAL EXTRAS



CASTS, CRUTCHES, AND  
HOME MEDICAL EQUIPMENT



EMERGENCY VISION CARE  
& REPLACEMENT GLASSES



EMERGENCY DENTAL  
& ORTHODONTIC CARE



COUNSELING, PHYSIOTHERAPY  
AND TUTORING



OUT-OF-PROVINCE MEDICAL  
CARE & TRAVEL BENEFITS

≡ ADDITIONAL: HOSPITAL CASH BENEFIT ≡

## Choose your protection level and rest easy

| LITE                                        | PLUS                                                      | PREMIUM                                                       |
|---------------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------|
| <b>\$13</b> <sub>/YEAR</sub>                | <b>\$25</b> <sub>/YEAR</sub>                              | <b>\$33</b> <sub>/YEAR</sub>                                  |
| Basic coverage at our most affordable rates | A happy compromise between comprehensive & basic coverage | Our most robust plan with out-of-province and travel benefits |

Get the financial protection you need with student accident insurance today.

**BUY NOW**

Visit [kidsinsured.com](https://kidsinsured.com) or call us at 1-833-560-0527 for more information



## Compare Plans

| Summary of Benefits                               |  LITE |  PLUS |  PREMIUM |
|---------------------------------------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
|                                                   | \$13 <sub>/YEAR</sub>                                                                  | \$25 <sub>/YEAR</sub>                                                                   | \$33 <sub>/YEAR</sub>                                                                       |
| 24-hour, year-round coverage                      | ✓                                                                                      | ✓                                                                                       | ✓                                                                                           |
| Unlimited accidental dental                       | 10 years                                                                               | 10 years                                                                                | 10 years                                                                                    |
| Eyeglasses or contact lenses needed due to injury | Full cost                                                                              | Full cost                                                                               | Full cost                                                                                   |
| Paramedical                                       | \$500                                                                                  | \$500                                                                                   | \$800                                                                                       |
| Emergency Transportation                          | Full cost of ambulance fees or \$350 taxi in lieu of ambulance                         | Full cost of ambulance fees or \$350 taxi in lieu of ambulance                          | Full cost of ambulance fees or \$350 taxi in lieu of ambulance                              |
| Total & permanent disability                      | \$75,000                                                                               | \$150,000                                                                               | \$350,000                                                                                   |
| Critical Illness                                  | \$9,000 nursing expenses + \$3,000 accommodations                                      | \$9,000 nursing expenses + \$3,000 accommodations                                       | \$12,500 nursing expenses + \$3,000 accommodations                                          |
| Loss of limb/loss of use                          | \$75,000                                                                               | \$150,000                                                                               | \$150,000                                                                                   |
| Accidental death benefit                          | \$15,000                                                                               | \$20,000                                                                                | \$30,000                                                                                    |
| Hospital room expenses                            | Unlimited                                                                              | Unlimited                                                                               | Unlimited                                                                                   |
| Medical appliances and expenses                   | \$1,500                                                                                | \$1,500                                                                                 | \$1,500                                                                                     |
| Fracture/dislocation benefit                      | Up to \$750                                                                            | Up to \$750                                                                             | Up to \$1,000                                                                               |
| Out-of-province/country emergency medical         | n/a                                                                                    | n/a                                                                                     | \$200,000                                                                                   |
| Trip cancellation and emergency return flight     | N/A                                                                                    | N/A                                                                                     | \$1,000 each                                                                                |
| ADDITIONAL:<br>Hospital cash benefit              | \$100/day                                                                              | \$100/day                                                                               | \$100/day                                                                                   |

### Eligibility Requirements

To be eligible for this insurance, your child must reside in Canada and be more than 6 months old and less than 27 years old.

Children 14 years of age and older must be full-time students in the 12 months prior to a claim, at any time during coverage. A full-time student is defined as one who is enrolled in a minimum of three courses at the same time during any four-month period.

Please note that this is only a summary of benefits. The full policy wording is the legal binding agreement.