



## What you need to know about Student Accident Insurance

# “There’s been an accident!” what now?!

### Basic Plan Coverage

SIP’s student accident program provides medical, dental, disability, and accidental death & dismemberment coverage to students whereby an incident occurs as the result of an accident. Every eligible student in Nova Scotia is automatically insured, without deductible and at no cost to students, parents or guardians. This coverage applies during school hours, to school activities and travel directly to and from school.

### Eligibility

All full-time pre-primary, primary, elementary, junior and senior high public school students and attendees at Regional Centres for Education or Conseil Scolaire Acadien Provincial day-care centres in the province of Nova Scotia who are covered under a Canadian federal and/or provincial health plan, are eligible.

Nova Scotia International Student Program students who are covered by *Blue Cross* are covered by SIP’s Basic Student Accident Plan. The *Gold Plan* is not available for these students at this time.

University, private school, private day-care, community college, foreign and other students not specified above are **NOT** eligible.

This brochure is an outline of coverage provided under Group Policy #1JN25. For exact provisions of coverage, please visit [sip.ca](http://sip.ca) or contact **Gallagher** at 416.408.1920.

This plan is provided by **SSQ Insurance Company Inc.** and administered by **Gallagher** ([ajgcanada.com](http://ajgcanada.com)).

**My child has been injured at school. HOW do I make a claim?**

Go to [sip.ca](http://sip.ca) > Parents & Students > How to Claim:

- Claims for *medical expenses* can be made by completing the Student Accident Insurance *Non-Dental* form in its entirety.
- Claims for *dental expenses* can be made by completing the Student Accident Insurance *Dental* form in its entirety.

**WILL the school report the accident to SSQ Insurance Company Inc.?**

No... *parents must report the accident* to SSQ Insurance *within 30 days* of the accident. Incident reports completed by schools are for SIP’s statistical purposes *only* and are *not* notification to SSQ of a student accident claim.

**WHO should I contact if I have questions about my claim?**

Questions concerning claims should be directed to *SSQ Insurance Company Inc.* Telephone 1.855.395.2520 and ask for the *Group Claims Dept.* Fax 1.855.690.9895

**Since my children are covered by the Basic Student Accident Insurance, WHY should I purchase the Gold Plan?**



Under the *Basic Plan*, eligible students are covered during school hours, school activities, and travel directly to and from school. **Gold Plan** increases the time that your child is covered to **24/7** including summer vacations. Many of the specific loss accident payments are triple those of the *Basic Plan*. For example, loss of hearing in one ear under the *Basic Student Accident* policy is \$10,000. Under the **Gold Plan** your child is entitled to a payout of \$30,000.

**HOW do I buy the extended Gold Plan coverage?**

Coverage can be purchased by completing the application included below and sending it along with a cheque or money order to **Gallagher**. As well, there is a **PayPal** link on our website where you can purchase the coverage on-line.

**HOW MUCH does the Gold Plan cost per family?**

\$14.00 per year for **1** student  
\$28.00 per year for **2** students  
\$35.00 *maximum* per year for **3 or more** students

Apply & pay for the **Gold Plan** on-line with **PayPal**



The **SIP Gold Plan** is recommended by the **Nova Scotia School Athletic Federation**.

**Progress. Not profits.**

The **School Insurance Program (SIP)** is a not-for-profit organization 100% owned by the Education Centres, CSAP and the Nova Scotia Community College.



Applying for **Gold Plan Options...**

- Apply & pay on-line at [sip.ca](http://sip.ca) using **PayPal**
- *or...* Complete this form, enclose cheque or money order and mail to **Gallagher** at the address below. *Do not send cash.*

Processing of your payment confirms **Gold Plan** enrollment. **No confirmation notice will be sent.** Coverage begins when application and payment are received. In the case of cheques being returned, applications will not be processed and coverage will be denied.

PLEASE PRINT IN BLOCK LETTERS

Name of Applicant (parent or guardian)

Address

Postal Code

Daytime Phone

Name of School(s)

Name of Education Centre or CSAP

Student(s) Last Name First Name Initial(s) Birth Date D / M / Y

1	/	/
2	/	/
3	/	/
4	/	/
5	/	/

Total Enclosed:  \$1400 (1 student)  \$28 (2 students)  \$35 (3 or more students)

Method of Payment (payable to **Arthur J. Gallagher Canada Limited**)  
 Cheque  Money Order (Print names of students on back of payment.)

Signature of Applicant Day Month Year

Mail application with payment to:  
**Arthur J Gallagher Canada Limited**  
Suite 1200, 145 Wellington Street West  
Toronto ON M5J 1H8