



**Growing Excellence...  
Inspiring Success**

# Grand Erie District School Board

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## Students and Accidents

The Board takes every precaution to provide a safe learning environment for students, but accidents can and do happen. Some families have private or workplace accident insurance which is able to respond to costs arising from injuries. However, many families do not.

Under the Education Act, Ontario school boards are empowered to:

“provide, by contract with an insurer under the Insurance Act, accident and life insurance for pupils, the cost of which is to be paid on a voluntary basis by the parents or guardians.”

R.S.O. 1990, c. E.2, s. 176, par. 4.

The Grand Erie District School Board regularly reviews student accident insurance policies provided by various companies and every September makes available a package with comprehensive, low-cost options for student insurance.

The “Limited Plan” provides coverage for school days only, and can be purchased annually for \$6.00 per child and includes 10 year and beyond dental benefit coverage (note- this plan is not available online). Family discounts are available and plans can also be purchased for post-secondary and mature students and, in some cases, for visiting or immigrant students. More complete packages include 365-day per year coverage and the “Platinum Plan also has a travel component.

Coverage may be purchased at any time during the school year. As the cost is very competitive, it will remain the same regardless of when it was purchased during the school year. The best value for parents always exists in purchasing it in September. Coverage becomes effective at the date of purchase, so injuries sustained prior to this are not eligible for compensation.

It is important for parents to understand that the Board does not provide insurance for students against any accidental death, disability, dismemberment or medical expenses that might occur as a result of accidents during school activities, including sporting events and field trips.

**IF YOU DID NOT RECEIVE A PACKAGE**, please

- 1) contact your child’s school
- 2) contact the Board office (519-756-6306, x-281169)

**IF YOU HAVE ANY QUESTIONS**, require assistance, or prefer to enroll online or by phone please contact the Client Service Department at Reliable Life Insurance through one of the following options:

**Telephone:** 800-463-5437 (toll free) 905-523-6525  
**Email:** [insuremykids@reliablelifeinsurance.com](mailto:insuremykids@reliablelifeinsurance.com)  
**Web:** [www.insuremykids.com](http://www.insuremykids.com)  
**Postal Address:** Reliable Life Insurance Company, Student Accident Department  
P.O. Box 557, Hamilton, ON L8N 3K9  
**Hours of Operation:** Monday – Friday (8:30am-4:30pm ET)