

Universal Student Accident Insurance

This program provides coverage for all full-time students registered in participating Manitoba School Divisions while:

- (a) in or on school buildings or premises by reason of attending classes on any regular school day;
- (b) in attendance at or participating in any school activity approved and supervised by proper school authority;
- (c) travelling directly to or from any regularly scheduled and approved school activity under the direction or supervision of a proper school authority;
- (d) travelling directly to or from the Insured Person's residence and school for the purpose of attending classes or participating in any school sponsored activity;
- (e) participating in physical activities taking place as part of the grades 9 to 12 Physical Education Curriculum as approved by a proper school authority;
- (f) engaged in the performance of the duties assigned to the Insured Person while participating in a school approved work experience program.

Program Highlights	
Benefit	Coverage Detail
Loss of Life – Accident Only	\$50,000 per student
Dismemberment or Total and Permanent Loss of Use - Accident Only	Various up to \$50,000 per student
Medical Reimbursement Benefit – Accident Only - including registered nurse, hospital charges, wheelchair rental, prescription drugs, etc.	Aggregate maximum of \$15,000 for expenses incurred within Canada and \$2,000 for expenses incurred outside of Canada
Ambulance – Accident or Sickness	Up to \$2,000 per student per incident
Emergency Transportation other than Ambulance – Accident or Sickness	Up to \$50 per student per incident
Dental Expenses – Accident Only	Up to \$2,500 per student per incident
Eyeglasses and Contact Lenses – necessary due to injury from Accident	Per student New \$300/Replacement \$200

Underwritten by: Industrial Alliance Insurance and Financial Services Inc.

Term of Coverage: September 1, 2026 to September 1, 2027

Students must have Manitoba Health or provincial healthcare replacement coverage to be eligible under this plan.

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

Claim Forms are available at www.hubinternational.com/MSBAparentportal or by emailing SpecialMarkets-Claims@ia.ca or call toll-free 1-800-266-5667.

This coverage compliments but does not replace the Voluntary Student Accident Insurance coverage. This program provides coverage in addition to benefits available through Manitoba Health and any other group benefits program.

DISCLAIMER: The material in this document is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the policy for complete details. In case of a conflict between your policy and this information, the policy documents will always govern.