



Preparing Today's Learner for Tomorrow

Administrative Procedure 3250

Student Insurance

Board Governance Policy Cross Reference: [1, 12, 13](#)

Administrative Procedures Cross Reference:

[Accidents - Students](#)

Form Cross Reference:

Legal/Regulatory Reference:

[Manitoba School Boards Association School Insurance Program](#)

The Interlake School Division (ISD) participates in the Manitoba School Board Association (MSBA) Universal Student Accident Insurance Program and supports the MSBA sponsored voluntary Student Accident Insurance and Student Travel Insurance programs.

A. Universal Student Accident Program

The Interlake School Division maintains Universal Student Accident Insurance coverage, sponsored by MSBA, coordinated by HUB International and underwritten by Industrial Alliance for all students attending our Division schools. The program provides basic accident and medical coverage while students attend school or participate in school-organized activities.

This coverage does not extend to any other activities at times outside of school; i.e. not 24 hour coverage. The Universal Student Accident Insurance Program complements but does not replace the Voluntary Student Accident Insurance coverage purchased by parents/guardians.

This program provides coverage for all full-time students registered in the Interlake School Division, while:

- a) in school buildings or on 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 the school or Division;
- c) traveling directly to or from any regularly scheduled and approved school activity under the direction or supervision of the school or Division;
- d) traveling directly to or from their 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 the school or Division;
- f) engaged in the performance of the duties assigned to the Insured Person while he/she is participating in a school approved work experience program.

The aggregate Limit of Indemnity is \$1,000,000 for any one accident.

It is the responsibility of the Principal to inform “claimants” to go to the HUB website at <https://www.hubinternational.com/programs-and-associations/manitoba-school-boards-association>, obtain the form, and make the request for reimbursement to the company directly. See further information below:

Universal Student Accident Insurance - How to Claim

Industrial Alliance Insurance and Financial Service Inc. must be notified within 90 days of the date of the injury, regardless of whether expenses have been incurred. It is the entire responsibility of the parent or guardian to forward claim forms as indicated. If there is more than one insurance carrier (e.g. Parent’s Group Benefits Plan, Voluntary Student Accident Coverage, etc.), benefits are coordinated. Expenses are to be submitted to the other insurance carrier first; once the Explanation of Benefits is received, please forward it to this plan with copies of the expenses.

Visit the links to print a claim form. Call toll free 1-800-266-5667 or email claims@ia.ca to report a claim. Submit the completed claim form by mail or email (be sure to note/mention the policy number 100005613).

INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.
Claims Department
400 – 988 Broadway W, PO Box 5900
Vancouver, BC, V6B 5H6

B. Student Accident Insurance Program

It is recommended that all parents/guardians consider purchasing voluntary Student Accident Insurance, which provides 24-hour coverage for all accidents at home, school, sports, organized activities or play, for the entire year. Schools will send forms home in September with the students for this optional program.

The Student Accident Insurance is coordinated by HUB International and underwritten by Old Republic Insurance Company of Canada. It provides enhanced accident coverage for accidents and benefits beyond that of the Universal Student Accident Insurance held by the Division or through a parent/guardian’s benefits plan through their employer. Benefit coverage includes disability, fractures, dislocations, accidental dental, ambulance, hospital and many other benefits.

Information regarding the Student Accident Program may be found at www.manitobastudentinsurance.ca or in the brochure and application form available at schools. Questions may be directed to the Old Republic Insurance Company of Canada at 1.800.463.5437.