Blanket Student Accident Insurance

Summary

Updated November 8, 2026

What to do after a student accident

Notify Finance of any student accidents. Finance will review the accident details and the insurance policy to determine if a claim should be made and assist with the claim process.

Finance contact	Email	Phone
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Coverage Overview

Policy includes School Day Coverage for full-time students, excluding international students. Injury is covered if sustained by the injured person on days students are required to attend class while in attendance or participating in any school-approved activity, while travelling directly to or from any school-approved activity, or while travelling to or from the injured person's residence to school for the purpose of attending classes or participating in a school-sponsored activity.

The insurer must be notified of claims in writing within 30 days of the accident. Exclusions and limitations can be found on page 31 of the insurance policy.

Definition of Accident

Accident means a sudden, unforeseen, and unexpected event which arises from a source external to an insured person and that is not caused or contributed to, directly or indirectly, by physical or mental illness or disease, or treatment for the illness or disease.

Benefits at a Glance

Benefit	Coverage available
Accidental Death	$5,000 (double if loss of life occurs while using a vehicle leased or owned by a school authority).
Accidental Dental Reimbursement	$1,000 per injured tooth, $1,250 per dental implant, and $1,500 for orthodontic treatment.
Artificial Limbs, Eyes, Hearing Aids and Other Prosthetic Appliances	$5,000 if an injury results in an appliance; $250 for an appliance damaged in an accident.
Confinement Disability Benefit (Class 1 Insured Only)	$500 per month of confinement to home or hospital. Maximum 36 months.
Counselling Benefit	$500 for the insured person or an immediate family member of the injured person.
Critical Illness Benefit	Maximum of $5,600. See list of qualifying diagnosis.

Benefit	Coverage available
Dentures and Artificial Teeth Benefit	$250.
Dismemberment and Specific Loss Indemnity	$500 to $50,000, depending on the impacted body part.
Emergency Out-of-Province/Country Accident	$50,000 maximum, emergency treatment by a physician or dentist, out-patient emergency room charges, standard hospital ward charges, physician's fees, surgeon's fees, emergency services of a dentist or dental surgeon, hospital expenses, and x-rays or laboratory services.
Emergency Transportation Benefit	$250 for transportation to the nearest hospital.
Eyeglasses and Contact Lenses Benefit	$200 to repair or replace contact lenses or glasses.
Fracture, Dislocation, or Surgery Indemnity	$25 to $750, depending on the body part and injury type.
Hospital and Paramedical Reimbursement Benefit	Hospital services; rental of crutches, wheelchairs, or a hospital bed; prescription drugs; and chiropractic treatment. Maximums vary by expense type.
Permanent Total Disability	$50,000.
Private Tuition Expense	$2,500 for students confined to home or hospital.
Rehabilitation Benefit	$5,000 if special training is required for a new occupation.
Repatriation Benefit	$5,000 for preparation and transportation of the deceased, plus $500 for family travel expense.
Special Treatment Travel	$2,500 if treatment is unavailable within 160 km.

Important: This summary is for quick reference only. Refer to the full insurance policy for complete terms, eligibility, exclusions, limitations, and claims requirements.