

**Your children now have comprehensive Accident Insurance protection at school.**

As part of the district's commitment to addressing students' needs and parents' concerns, Red Deer Public Schools (RDPSD) has arranged for comprehensive Blanket Student Accident Insurance for all RDPSD students. You may have some questions about this mandatory accident insurance plan – and we'd like to help answer them.

**Q: What does the plan include?**

**A:** Here's a summary of the benefits:

Accidental Death	\$20,000
Accidental Dismemberment	\$750 to \$50,000
Permanent Total Disability	\$50,000
Dental Injury	Customary treatment within 5 years of accident, thereafter \$1,000 per tooth to age 26.
Ambulance	Ground Ambulance expenses
Rehabilitation	\$5,000 maximum for expenses to be trained in a special occupation.
Critical Illness	Hospital and nursing services to \$5,600
Fracture	Up to \$750, depending on nature of injury
Repatriation	\$5,000 maximum for expenses to transport Deceased to city of residence.

**Q: When does coverage apply?**

**A:** Coverage applies to student injuries sustained in or on school buildings and premises on regular school days. It also includes coverage while participating in any school sponsored activity either on or off school premises. Direct travel to and from school each day is also covered.

**Q: Can I purchase additional coverage?**

**A:** Yes. You can purchase IAP Kids Plus™ Voluntary Student Accident Insurance for after school and holiday coverage, as well as increased coverage. If you purchase the voluntary coverage you are able to access the benefits of BOTH policies. Please note that the cost of any additional voluntary coverage you purchase will not be reduced by the cost of the blanket coverage. **FULL DETAILS ARE PROVIDED IN BROCHURES AVAILABLE AT YOUR CHILD'S SCHOOL.**

**Q: Who provides the mandatory coverage?**

**A:** Coverage is provided by Industrial Alliance Pacific (IAP), a major Canadian insurance company.

**Q: Where can I get more information?**

**A:** Contact Cody McClintock, Associate Superintendent Business Services at 342-3702 or visit [www.rdpsd.ab.ca](http://www.rdpsd.ab.ca) and click on the link to 'Student Accident Insurance'.

**Q: How do I make a claim for an accident?**

**A:** Claims can be submitted directly to IAP. To receive claim forms, call the IAP Claims Department toll-free at 1-800-556-7411; e-mail IAP at [smgcy@iapacific.com](mailto:smgcy@iapacific.com); or visit the IAP website at <http://www.iapacific.com/special/forms/forms.jsp> to print copies. Please note your original, signed claims forms must be submitted to IAP by mail to the address indicated on the IAP website or brochure, along with necessary documentation.