

THE MANITOBA SCHOOL BOARDS ASSOCIATION
(The Policyholder)

**Policy No. 100005613 issued by Special Markets Solutions,
a division of Industrial Alliance Insurance and Financial Services Inc.**

Blanket Student Accident Insurance Plan Summary

ELIGIBILITY

Insured Persons are Full-Time Students of a participating school division of the Policyholder under age 70 whose participating school division name is on file with the insurer and for whom the appropriate premium has been paid. Foreign exchange students and international students are excluded.

COVERAGE

Full-Time Students are covered for Accidental Injury sustained 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.

DEFINITIONS

"Accident" or "Accidental" 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. This event must occur while the policy is in force and be the basis of claim.

"Full-Time" means enrollment consisting of three or more courses at any one time.

"Injury" means bodily injury caused by an Accident occurring while the policy is in force as to the Insured Person whose injury is the basis of claim and resulting directly and independently of all other causes in loss covered by the policy, 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.

"Sickness" means sickness or disease occurring or reoccurring while the policy is in force as to the Insured Person whose sickness is the basis of claim.

"Student" means a permanent resident of Canada who is presently enrolled with and attending regularly, on a Full-Time basis, a school of a participating school division of the Policyholder, and who has not taken or arranged to take full-time permanent employment.

BENEFITS

Accidental Death, Dismemberment and Specific Loss Indemnity

The policy provides benefits for Injury resulting in loss of, or permanent and total loss of use of, which occurs within 12 months after the date of the Accident as follows:

Life.....	\$20,000.00
Both Hands.....	\$20,000.00
Both Feet.....	\$20,000.00
Entire Sight of Both Eyes.....	\$20,000.00
Speech and Hearing in Both Ears.....	\$20,000.00

BENEFITS (Continued...)

Accidental Death, Dismemberment and Specific Loss Indemnity (Continued...)

One Hand and One Foot.....	\$15,000.00
One Hand and the Entire Sight of One Eye.....	\$15,000.00
One Foot and the Entire Sight of One Eye.....	\$15,000.00
Speech or Hearing in Both Ears.....	\$10,000.00
One Arm.....	\$10,000.00
One Leg.....	\$10,000.00
One Hand.....	\$ 7,500.00
One Foot.....	\$ 7,500.00
Entire Sight of One Eye.....	\$ 3,000.00
Thumb and Index Finger of Either Hand.....	\$ 3,000.00
Hearing in One Ear.....	\$ 1,500.00
One Finger of Either Hand.....	\$ 750.00

Paralysis Benefits

Quadriplegia (complete paralysis of both upper and lower limbs).....	\$40,000.00
Paraplegia (complete paralysis of both lower limbs).....	\$40,000.00
Hemiplegia (complete paralysis of upper and lower limbs of one side of body).....	\$40,000.00

Indemnity provided under this part for all losses sustained by an Insured Person as the result of any one Accident will not exceed, with the exception of Quadriplegia, Paraplegia and Hemiplegia, \$20,000.00, and with respect to Quadriplegia, Paraplegia and Hemiplegia, \$40,000.00 or \$20,000.00 if loss of life occurs within 90 days after the date of the Accident.

In no event will indemnity payable for all losses under this part exceed, in the aggregate, \$40,000.00 as the result of the same Accident.

Accidental Dental Reimbursement Benefit

Reimbursement for treatment, replacement or x-rays by a dentist or dental surgeon if required within 30 days from the date of the Accident due to Injury to whole or sound teeth from a force or blow external to the mouth. Capped or crowned teeth are considered whole or sound except where they have undergone endodontic treatment. Benefits are payable within five years from the date of the Accident, subject to a maximum of \$2,500.00. Payments are based on the fee specified in the General Practitioner Schedule of Fees and Treatment Services of the Provincial Dental Association or its equivalent as determined by the insurer.

If treatment cannot be completed within five years due to the development of a Student's teeth, the insurer will pay the estimated cost of treatment, subject to a maximum of \$1,000.00 per Accident and the overall maximum of \$2,500.00, provided a satisfactory report from the physician or dental surgeon is filed with the insurer within 90 days.

Accidental Medical Reimbursement Benefit

Reimbursement for expenses incurred as the result of an Accident that are not covered under provincial health care such as expenses for a nurse; hospital charges in excess of standard ward accommodations; prescription drugs; rental of wheelchair, etc. Benefit is payable within 12 months from the date of the Accident, subject to an aggregate maximum of \$10,000.00 for expenses incurred within Canada or an aggregate maximum of \$2,000.00 for expenses incurred outside Canada.

Blanket Student Accident Insurance Plan Summary (Continued...)

BENEFITS (Continued...)

Ambulance Expense Benefit

Payable as the result of Injury or Sickness requiring medical treatment within 30 days from the date of the Accident or Sickness while under the regular care and attendance of a physician for reasonable and customary expenses incurred for transportation by licensed ambulance service or, when recommended by a physician, by any other conveyance licensed to carry passengers for hire to or from the nearest hospital equipped to provide treatment, subject to a maximum of \$2,000.00.

Artificial Limbs, Eyes, Hearing Aids and Other Prosthetic Appliances Benefit

Payable as the result of Injury which requires medical treatment within 30 days from the date of the Accident and results in these appliances being prescribed by a physician and purchased within 12 months from the date of the Accident, subject to a maximum of \$2,000.00.

Confinement Disability Benefit (\$2,000.00)

Payable if Injury results in home or hospital confinement within 30 days from the date of the Accident while under the regular care and attendance of a physician and the Insured Person is continuously confined for 12 months. Benefits paid or payable under this part will be reduced by any amount paid or payable under "Accidental Death, Dismemberment and Specific Loss Indemnity" for the same Injury.

Counselling Benefit

Payable as a result of the Accidental death, Injury, or Critical Illness of the Insured Person and upon the medical advice of the attending physician for expenses actually incurred by the Insured Person or a member of the immediate family for counselling performed by a registered psychologist, subject to a maximum of \$750.00 per family per incident.

Critical Illness Benefit

Payable if an Insured Person is diagnosed by a physician with AIDS, cancer, diphtheria, encephalitis, hemolytic uremic syndrome (renal failure resulting from e-coli bacteria), leukemia, multiple sclerosis, muscular dystrophy, myocarditis, rabies, scarlet fever, spinal meningitis, tetanus, tularemia or typhoid which first manifests while the policy is in force. The insurer will pay reasonable expenses actually incurred within three years from the date of first diagnosis for semi-private or private ward hospital services and the employment of a nurse or certified nursing aid if requested by the attending physician, subject to a maximum of \$5,000.00.

Emergency Transportation Benefit

Payable for expenses to transport the Insured Person by licensed taxi from the location of the Accident or Sickness to a physician's office or the nearest hospital, when Injury or Sickness requires immediate medical attention but does not necessitate an ambulance, subject to a maximum of \$50.00.

Eyeglasses and Contact Lenses Benefit

Payable as the result of Injury which requires and receives treatment by a physician or ophthalmologist within 30 days from the date of the Accident. If the Injury results in broken eyeglasses or loss or breakage of a contact lens or lenses, the insurer will pay the cost of repair or replacement, subject to a maximum of \$200.00. If the Injury necessitates the purchase of eyeglasses or contact lenses (not previously required or worn), the insurer will pay the reasonable and necessary expense, subject to a maximum of \$300.00.

Fracture, Dislocation, Tendon Severance and Miscellaneous Indemnity

Payable as the result of an Injury which requires medical or surgical treatment and results in a covered fracture, dislocation, tendon severance or other condition, subject to a maximum of \$1,000.00.

Private Tuition Expense

Payable for expenses of a qualified teacher to provide tutorial services from the school to the residence or hospital where the Insured Person is disabled and totally confined, subject to a maximum of \$4,000.00. Confinement must begin within 30 days from the date of the Accident and continue for a period in excess of 40 consecutive school days.

BENEFITS (Continued...)

Rehabilitation Benefit

Payable as the result of an Accident for training to engage in a special occupation which would not have been engaged except for the Injury. Benefit is payable within three years from of the Accident, subject to a maximum of \$5,000.00.

Special Clothing Allowance

Reimbursement of the actual expense incurred to purchase special protective clothing prescribed by the attending physician as a result of Injury, subject to a maximum of \$500.00.

Special Treatment Travel Benefit

If Injury that required medical treatment by a physician within 30 days from the date of the Accident subsequently requires referral to a medical specialist located at least 150 kilometers from the Insured Person's residence (and within the Insured Person's province of residence), the insurer will pay the following within 12 months from the date of the Accident, provided the specialist's services are not available within the vicinity of the Insured Person's residence and subject to receipt of satisfactory proof other than for automobile transportation:

- transportation by the most direct route, subject to a maximum of five trips and \$150.00 per round trip. If transportation occurs in a private vehicle, reimbursement is limited to the equivalent cost of bus fare;
- hotel accommodation in the vicinity of the specialist's office, subject to a maximum of six days and \$50.00 per day.

Weekly Accident Indemnity (Under Age 65, \$200.00 max/week)

Payable for total disability caused by an Accident commencing within 30 days of the date of the Accident. "Total disability" means disability that prevents an Insured Person from performing substantial and material occupational duties. Benefits are payable from the 15th day of confirmed disability for up to 26 weeks. This benefit is payable only if gainfully employed and while under the regular care and attendance of a physician.

AGGREGATE LIMIT OF INDEMNITY

The policy is subject to an Aggregate Limit of Indemnity of \$1,000,000.00 for all losses resulting from any one Accident. This means that in the event of an Accident that results in an accumulation of losses exceeding \$1,000,000.00, the amount payable with respect to each Insured Person will be reduced proportionately.

EXCLUSIONS

- declared or undeclared war or any act thereof;
- active full-time service in the armed forces of any country;
- suicide or any attempt thereat or intentionally self-inflicted Injury, while sane or insane;
- flying as a pilot or crew member in any aircraft;
- flying in owned, operated or leased aircraft of the participating school division or the Policyholder;
- replacement or repair of artificial teeth or dentures;
- Sickness or disease either as a cause or effect except as otherwise provided;
- experimental drugs not approved by Drugs Directorate, Health Protection Branch of Health and Welfare Canada;
- medical services rendered by nurses, physiotherapists, certified athletic sports therapists or chiropractors employed or engaged by the participating school division or the Policyholder;
- any loss caused or contributed to by the use of hallucinogenic drugs or substances;
- Injury for which compensation is payable under any Workers' Compensation Act or similar legislation, except in the case of "Accidental Death, Dismemberment and Specific Loss Indemnity";
- Injury for which there are expenses incurred for a brace or similar device used for non-therapeutic purposes or solely for the purpose of participating in sports or other leisure activities;

Blanket Student Accident Insurance Plan Summary (Continued...)

EXCLUSIONS (Continued...)

- Injury for which there are expenses incurred for mouthguards or treatment of Temporal Mandibular Joint (TMJ) dysfunction, whatever the cause;
- Injury resulting from repetitive/strenuous activity (i.e., overexertion, strains, etc.).

No benefits or expenses are payable under the policy for treatment or services which are insured services or basic health services (i.e., physician's fees) under the provincial medical care or hospital plan applicable to the Insured Person whether or not the Insured Person is covered thereunder.

Benefits payable for dental expense shall be for excess of expenses paid, payable or insured under any government sponsored dental care plan or other dental plan or policy.

If the Insured Person is entitled to similar reimbursement benefits through any other insurer or plan, the benefits payable under the policy shall be coordinated, so that the total benefits from all insurers or plans shall not exceed the actual loss incurred.

An Insured Person can be covered under both a Blanket Student Accident policy and a Kids Plus™ Accident policy, but an Insured Person cannot be covered under more than one of each. In the event an Insured Person is enrolled under more than one Blanket Student Accident policy issued to different Policyholders, benefits with respect to any one Accident will only be made under one such policy.

LIMITATIONS

The policy is not intended to cover out-of-country expenses or replace comprehensive out-of-country travel medical insurance, nor is it intended to act as a replacement for any voluntary student accident insurance plan.

EXPOSURE AND DISAPPEARANCE

If due to Accident the Insured Person is unavoidably exposed to the elements and such exposure, within 12 months of the date of the Accident, results in a loss for which indemnity would otherwise have been payable under the policy, such loss will be deemed to be the result of Injury.

Where, due to the Accidental wrecking, sinking or disappearance of a conveyance in which the Insured Person was riding, the Insured Person disappears, and if the body is not found within 12 months after the date of such wrecking, sinking or disappearance, it will be presumed, subject to there being no evidence to the contrary and subject to all other terms and conditions of the policy, that the Insured Person suffered loss of life as a result of Injury.

BENEFICIARY

Benefits payable in the event of the loss of life of an Insured Person are payable to the parent or guardian where a minor, otherwise to the surviving spouse, or, if there is no spouse, to the estate of the Insured Person. All other indemnities payable are payable to the parent or guardian where a minor, otherwise to the Insured Person.

TERMINATION OF INSURANCE

Insurance will immediately terminate on the earliest of the following dates:

- (a) the date the policy is terminated;
- (b) the premium due date if the Policyholder fails to remit the required premium to the insurer, except as the result of an inadvertent error;
- (c) the date an Insured Person reaches 65 years of age with respect to the "Weekly Accident Indemnity" benefit, and 70 years of age with respect to other benefits;
- (d) the date an Insured Person ceases to be associated with the Policyholder in a capacity making such person eligible for insurance.

A.D.&D. CLAIMS PROCEDURES

Written notice of claim is to be given to the insurer within a period of 30 days from the date of the Accident or Sickness. The Blanket Student Accident Claim form is available at www.solutionsinsurance.com/forms or by calling the insurer at (800) 266-5667. The insurer reserves the right to request additional information when processing the claim. Completed claim forms must be filed with the insurer within 90 days after the date of the Injury or Sickness and no later than one year regardless of whether the full extent of loss is known.

The policy contains a provision removing or restricting the right of the group person insured to designate persons to whom or for whose benefit insurance money is to be payable.

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation.

This summary is for information purposes only and carries no contractual or other rights. All rights with respect to the benefits of an Insured Person will be governed by the Group Master Policy, a copy of which is filed with the Policyholder.