



Innovative Insurance by Industrial Alliance

Kids Plus™

Accident Insurance 2015/2016 Voluntary Plan

Accidents Hurt!

.....
We help ease the financial pain
.....



**INDUSTRIAL
ALLIANCE**

INSURANCE AND FINANCIAL SERVICES INC.

Kids Plus™ Accident Insurance

Industrial Alliance Insurance and Financial Services Inc.

Customer Service 1-800-556-7411 or kidsplus@inalco.com

www.kidsplus.ca

Partnership with Participating School Boards



Participation in the Kids Plus™ Voluntary Plan helps School Boards, parents, and students.

Reduce Claims On School Board Coverage

Since 2005, we have paid over \$8.1 million in claims directly to parents – claims that otherwise might have been directed to school board liability insurance.

The Best Dental Accident Coverage Available

- ✓ Benefits for current and future treatment
- ✓ Highest limits for orthodontics
- ✓ Coverage for dental implants
- ✓ Less restrictive wording allows us to pay in more instances

Superior Customer Service



Our Customer Service department is dedicated to making the purchase of Kids Plus™ Accident Insurance as easy as possible for busy parents. We pay special attention to the claims process as well, making sure claims can be made and processed as quickly as possible.

Convenient Ways to Contact Us

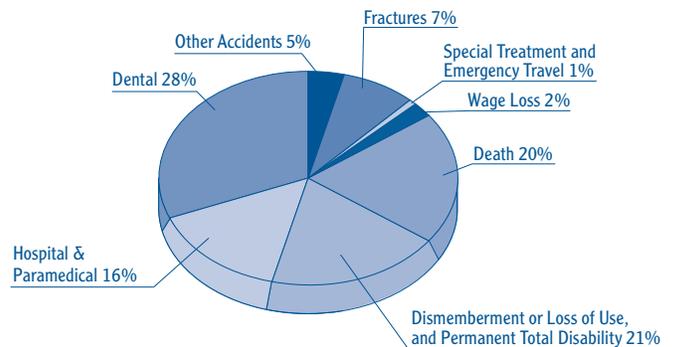
- ☎ Toll free claims and customer service: **1-800-556-7411**
- ✉ Inquiries can also be emailed to: **kidsplus@inalco.com**
- 🌐 Complete Customer Service at **www.kidsplus.ca**
 - ✓ Convenient online application and claim forms
 - ✓ Detailed plan descriptions and costs
 - ✓ Answers to questions most frequently asked by parents
 - ✓ Policy wording online enables parents to print a plan description for future reference

Expedited Claims Handling

Making a claim is quick and easy. Parents can initiate a claim by requesting a claim form directly through our 1-800 toll-free line or online at www.kidsplus.ca.

Over \$8.1 million in Kids Plus™ claims paid since 2005

Dental	\$ 2,261,056
Death	\$ 1,620,000
Dismemberment, Loss of Use or Permanent Total Disability	\$ 1,752,245
Hospital & Paramedical	\$ 1,348,142
Fracture, Dislocation or Surgery	\$ 539,625
Wage Loss	\$ 161,407
Special Treatment Travel	\$ 96,635
All Other Claims	\$ 391,600



We have incorporated over 50 years of student accident experience into our product. We continue to lead the way in innovative marketing approaches and superior product benefits.

Kids Plus™ Renewal Program

Parents who purchased coverage in the 2014/2015 school year are mailed a renewal package in August 2015. This ensures that coverage is renewed in September prior to the 2014/2015 coverage terminating. This program is very popular with parents, especially those with children that have been involved in accidents in previous years.

Value and Flexibility For Parents

Three plan choices to meet every family's needs:

- ✓ Kids Plus™ Value Plan provides a low-cost supplement to existing provincial or private coverage.
- ✓ Kids Plus™ Active Plan offers additional coverage for active children, or for families with basic extended health and dental coverage.
- ✓ Exclusive to Kids Plus™, the Adult Plan provides coverage to parents and adult children.

The only plan with four convenient and simple methods to enrol:

- ✓ Online application at www.kidsplus.ca (credit cards only)
- ✓ Mail, via a postage-paid return envelope
- ✓ Toll-free fax (credit cards only)
- ✓ Toll-free phone (credit cards only)

Convenient payment options include cheque, Visa, and MasterCard.

Premium reduction for families insuring three or more children.

Fully transferable insurance from school to school anywhere in Canada.

Expanded Internet Access Improves Service Levels to Parents

As part of our commitment to provide superior service to parents, and to reduce overall paper use, we continue to expand our online services. In 2015 this will include:

- ✓ Ability to purchase online, including ability to renew securely online without having to re-enter contact information.
- ✓ A website, with access to claims forms and full plan information

We encourage school boards to support this initiative by including information about Kids Plus™ Accident Insurance on their website and in school newsletters or e-newsletters. We will provide informational material for parents that is in line with your school board's website and newsletter standards. We also encourage school boards to include links from their websites to www.kidsplus.ca.

Kids Plus™

The coverage chosen
by School Boards and parents since 1961!

Just pennies a day! A single one-time payment
for coverage 24 hours/7 days a week, in or out of school.

Coverage 24 hours/7 days a week	Active Plan	Value Plan	Adult Plan
Each Child (6 months to 19 years of age)	\$33.50	\$14.50	N/A
Three or more Children (6 months to 19 years of age)	\$97.00	\$42.00	N/A
Each Adult [20 to 64 years of age]	N/A	N/A	\$32.00

Benefit Summary

ACTIVE PLAN **VALUE PLAN** **ADULT PLAN**
Child only **Child only** **Adult only**

Dental Treatment and Eyewear			
Dental treatment within 7 years following Accident for Children (1 year for Adults) [BENEFIT NUMBER 1]	Prov Fee Guide	Prov Fee Guide	Prov Fee Guide
Dental treatment after 7 years following Accident for Children [BENEFIT NUMBER 1]	\$1,500	\$1,250	not available
Dental Implants (each) [BENEFIT NUMBER 1]	\$1,750	\$1,500	\$1,250
Orthodontics [BENEFIT NUMBER 1]	\$2,500	\$1,500	\$2,000
Dentures and artificial teeth [BENEFIT NUMBER 2]	\$500	\$500	\$500
Eyeglasses/contact lenses: Repair/replacement [BENEFIT NUMBER 3]	\$350	\$300	\$250
Eyeglasses/contact lenses: Initial purchase when not previously required or worn [BENEFIT NUMBER 3]	Full Cost	Full Cost	\$300
Fracture, Dislocation or Surgery			
Skull (depressed) or spine (three or more vertebrae) [BENEFIT NUMBER 4]	\$1,000	\$750	\$750
Skull (not depressed) or spine (less than three vertebrae) or pelvis [BENEFIT NUMBER 4]	\$500	\$250	\$250
Arm between elbow and shoulder, or thigh, or hip, or shoulder blade, or shoulder [BENEFIT NUMBER 4]	\$175	\$150	\$150
Lower leg, or knee cap, or ankle, or calcaneus (heel bone), or bone(s) of the feet (metatarsals) or hand(s) (metacarpals), or collar bone, or forearm, or wrist, or elbow [BENEFIT NUMBER 4]	\$125	\$100	\$100
Sternum, or sacrum/coccyx, or upper jaw, or lower jaw, or nose, or two or more toes, fingers or ribs [BENEFIT NUMBER 4]	\$75	\$50	\$50
One toe, finger or rib, or any bone not specified above [BENEFIT NUMBER 4]	\$50	\$25	\$25
Surgery for: severed tendon(s) or burns (requiring skin graft), or ruptured kidney/liver/spleen, or punctured lung, or knee (when there is no fracture or dislocation), or eye surgery, or emergency surgery requiring general anaesthetic (excluding dental surgery) [BENEFIT NUMBER 4]	\$150	\$100	\$100
Hospital, Paramedical, Counselling, and Prosthetics			
Private or semi-private room while in hospital; ground ambulance service; registered nurse or certified nursing aid if requested by attending physician; rental of crutches, appliances, wheelchair, or hospital-type bed (limited to purchase price); prescription drugs; splints, casts and cast materials, trusses, pressure garments requested by attending Physician for curative or therapeutic purposes only [BENEFIT NUMBER 5]	Full Cost	Full Cost	Full Cost
Rental of TV, radio, or telephone while in hospital [BENEFIT NUMBER 5]	\$25/day	\$20/day	\$15/day
Treatment by a physiotherapist or registered massage therapist when requested by the attending Physician; treatment by a chiropractor or osteopath; medical supplies for the purpose of dressing changes when prescribed by the attending Physician [BENEFIT NUMBER 5]	\$800	\$600	\$400
Braces prescribed by the attending Physician for curative or therapeutic purposes only (limited to one purchase per Injury) [BENEFIT NUMBER 5]	\$1,250	\$1,000	\$500
Counselling [BENEFIT NUMBER 6]	\$1,000	\$500	\$500
Purchase of artificial limbs, eyes, hearing aids, and other prosthetic appliances [BENEFIT NUMBER 7]	\$5,000	\$5,000	\$5,000
Commercial repair of a prosthetic appliance [BENEFIT NUMBER 7]	\$500	\$500	\$500
Travel and Transportation			
Emergency Out-of-Province/Country medical expenses [BENEFIT NUMBER 8]	\$100,000	\$50,000	\$25,000
Emergency Return Flight [BENEFIT NUMBER 9], Family Transportation [BENEFIT NUMBER 10]	\$1,000	not available	not available
Above is for Injury and Sickness?	Both	Injury only	Injury only
Emergency Transportation [BENEFIT NUMBER 11]	\$250	\$250	\$250
Special Treatment Travel [BENEFIT NUMBER 12]	\$2,500	\$2,500	\$2,500
Death or Disability			
Accidental Death [BENEFIT NUMBER 13]	\$20,000	\$7,500	\$10,000
Double Indemnity [BENEFIT NUMBER 13]	\$40,000	\$15,000	\$20,000
Non-Accidental Death [BENEFIT NUMBER 14]	\$20,000	\$7,500	not available
Repatriation [BENEFIT NUMBER 15]	\$5,500	\$5,500	\$5,500
Permanent Total Disability [BENEFIT NUMBER 16]	\$360,000	\$75,000	not available
Confinement Disability [BENEFIT NUMBER 17]	\$750/month	\$500/month	not available
Rehabilitation [BENEFIT NUMBER 18]	\$10,000	\$5,000	\$2,500
Private Tutor [BENEFIT NUMBER 19]	\$5,000	\$2,500	not available
Wage Loss [BENEFIT NUMBER 20]	\$1,000	not available	not available
Babysitting [BENEFIT NUMBER 21]	\$100	\$50	not available
Dismemberment or Total and Permanent Loss of Use			
Both hands, or both feet, or one hand and one foot, or one hand or one foot and entire sight of one eye, or entire sight of both eyes, or speech and hearing [BENEFIT NUMBER 22]	\$200,000	\$50,000	\$50,000
One entire arm or leg, or one hand or foot, or entire sight of one eye, or speech, or hearing in both ears [BENEFIT NUMBER 22]	\$60,000	\$20,000	\$20,000
Entire thumb and index finger (same hand) [BENEFIT NUMBER 22]	\$30,000	\$10,000	\$10,000
Thumbs, fingers, or toes (each entire thumb, finger, or toe) [BENEFIT NUMBER 22]	\$4,000	\$1,000	\$1,000
One entire phalanx of any one finger, or hearing in one ear [BENEFIT NUMBER 22]	\$2,000	\$500	\$500
Critical Illness			
Hospital services or nursing expenses [BENEFIT NUMBER 23]	\$12,600	\$5,600	not available
Commercial accommodation/meals, travel/parking [BENEFIT NUMBER 23]	\$2,900	\$2,900	not available

Benefits

1. DENTAL

When Injury to whole or sound teeth requires and first receives treatment by a dentist within 60 days from the date of an Accident, benefits will be paid for customary treatment payable by the Insured or Parent within 7 years following the date of the Accident for Children (within one year for Adults). Capped or crowned teeth are considered whole or sound.

If treatment cannot be completed within 7 years due to the development of a Child's teeth, Industrial Alliance will pay up to the specified maximum per injured tooth as shown in the Benefit Summary, for the expense incurred to cap, crown, replace or restore each injured tooth, providing treatment is completed prior to the Child reaching the age of 26.

Benefits will be paid for dental implants (subject to a maximum of two for any one Accident) required solely as a result of an Accident provided treatment is received within 7 years following the date of the Accident for Children (one year for Adults), up to a maximum per implant per Accident as shown in the Benefit Summary.

Benefits will be paid for Injury related orthodontic treatment required solely as a result of an Accident provided treatment is received within 7 years following the date of the Accident for Children (one year for Adults), up to the specified maximum per Accident as shown in the Benefit Summary.

No Dental benefit will be paid for treatment received outside Canada, other than as provided under the Emergency Out-of-Province/Country Travel benefit.

Where one or more customarily employed and professionally adequate methods of treating an Injury to the teeth exists, Industrial Alliance will pay an amount equal to the cost of the least expensive treatment.

Maximums payable under this benefit 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 insurance industry.

2. DENTURES AND ARTIFICIAL TEETH

If an Insured's Injury requires and receives treatment by a dentist and results in the breakage of dentures or an artificial tooth or teeth, Industrial Alliance will pay the actual cost of repair or replacement up to the maximum shown in the Benefit Summary during the term of the Policy.

3. EYEGLASSES AND CONTACT LENSES

If an Insured's Injury is treated by a Physician, dentist, or registered nurse (RN) within 30 days of an Accident AND;

- (a) results in broken eyeglasses or loss or breakage of a contact lens or lenses, Industrial Alliance will pay the cost of repair or replacement up to the maximum shown in the Benefit Summary, or
- (b) necessitates the purchase of eyeglasses or contact lenses (not previously required or worn) upon the advice of a Physician, Industrial Alliance will pay the amount shown in the Benefit Summary for the initial purchase.

4. FRACTURE, DISLOCATION, OR SURGERY

When Injury results in any of the listed fractures, dislocations, or surgeries and requires medical or surgical treatment, Industrial Alliance will pay the benefit specified in the Benefit Summary. No more than one amount (the greatest) will be payable as the result of any one Accident. For the shoulder or knee cap dislocation benefit to be payable, there must be open reduction/open primary repair.

In the event of compound, comminuted, or bi-lateral fractures, the amount payable will be doubled.

5. HOSPITAL AND PARAMEDICAL

When an Insured under the regular care and attendance of a Physician, and as a result of Injury, requires and first receives treatment within 30 days from an Accident, Industrial Alliance will pay the reasonable and customary expense for items listed in the Benefit Summary up to the maximums specified on a per Injury basis. The expense must be incurred in Canada (except as otherwise provided under the Emergency Out-of-Province/Country Travel benefit) within 3 years from the date of the Accident for Children and within one year from the date of the Accident for Adults.

6. COUNSELLING

Upon the medical advice of the attending Physician, as a result of an Insured's death, Injury, or Critical Illness, Industrial Alliance will pay up to the maximum shown in the Benefit Summary for an Insured or his/her immediate family to undergo counselling performed by a registered psychologist or professional counsellor. Expenses must be incurred within 3 years from the date of death, Injury, or diagnosed Critical Illness.

7. ARTIFICIAL LIMBS, EYES, HEARING AIDS, AND OTHER PROSTHETIC APPLIANCES

When Injury results in these appliances being prescribed by a Physician and purchased within 3 years from the date of an Accident, Industrial Alliance will pay the cost up to a maximum of \$5,000 as a result of any one Accident.

If a prosthetic appliance is damaged in an Accident which causes Injury to an Insured and the appliance requires commercial repair, Industrial Alliance will pay the cost of repair up to \$500 for all such repairs during the term of the Policy.

8. EMERGENCY OUT-OF-PROVINCE/COUNTRY TRAVEL

In addition to expenses reimbursed under the Hospital and Paramedical benefit, Industrial Alliance will pay the following reasonable and customary expenses incurred by the Insured as a result of being injured on a Trip outside of Canada or his/her province of residence: out-patient emergency room charges, standard hospital ward charges, the emergency treatment by a legally qualified Physician, surgeon, dentist or dental surgeon, hospital expenses, and x-rays and laboratory services as may be requested by the attending Physician. The Injury must occur while the Policy is in force and require that the Insured receive emergency treatment by a Physician or dentist.

Benefits

For Insureds covered under the Kids Plus™ Active Plan this benefit extends to include coverage for Injury and Sickness. The same benefit wording and limitations apply to Sickness as apply to Injury under this benefit.

The maximum aggregate amount payable, in Canadian funds, for all such Injury incurred (or in the case of the Kids Plus™ Active Plan for all such Injury or Sickness) during the term of the Policy is as shown in the Benefit Summary. Reimbursement is payable only for the excess charges over and above any amounts payable or collectable under any provincial medical care or hospital plan, or other travel policy. Coverage will be coordinated with any other policy according to the guidelines published by the Canadian Life and Health Insurance Association Inc. (CLHIA).

9. EMERGENCY RETURN FLIGHT

If the Insured's Sickness or Injury qualifies for the Emergency Out-of-Province/ Country Travel benefits and results in the Insured having to return early or miss the scheduled return flight upon the advice and recommendation of the attending Physician, Industrial Alliance will reimburse the Insured for the cost of one way Economy airfare up to the maximum shown in the Benefit Summary for the additional airfare paid to return to the original departure point. This benefit only applies to the Kids Plus™ Active Plan.

10. FAMILY TRANSPORTATION

If the Insured is hospitalized and qualifies for Emergency Out-of-Province/ Country Travel benefits and the Physician requires the necessary attendance of a Parent, Industrial Alliance will pay for the reasonable cost of transportation by Economy class up to the maximum shown in the Benefit Summary. This benefit only applies to the Kids Plus™ Active Plan.

11. EMERGENCY TRANSPORTATION

When Injury requires immediate medical attention but does not necessitate an ambulance, Industrial Alliance will pay up to the maximum shown in the Benefit Summary for the expense to transport the Insured via private vehicle/taxi from the location of the Accident to a Physician's office or the nearest hospital, and return to the school, workplace, or residence of the Insured, and to transport the Insured to and from school or work if the Injury requires special transportation.

12. SPECIAL TREATMENT TRAVEL

If Injury requires special medical or dental treatment by a Physician or dentist that is unavailable within a 100 mile (160 km) radius of an Insured's residence, Industrial Alliance will pay the reasonable travel expense to obtain it. If the Insured's age necessitates an escort, the escort will be paid for reasonable travel expenses plus up to a maximum of \$80 per day for commercial accommodation and meals, provided all receipts are submitted to Industrial Alliance. All benefits under this section are payable for one year from the date of the Accident and subject to the maximum shown in the Benefit Summary.

13. ACCIDENTAL DEATH

Upon receipt of satisfactory evidence that Injury resulted in the death of an Insured within one year from the date of an Accident, Industrial Alliance will pay the Accidental Death benefit as shown in the Benefit Summary. The benefit payable under this section will be the only amount payable under the Policy, unless benefits are payable for Repatriation or Counselling. **Double Indemnity:** The amount payable will be doubled for loss of life resulting from an Accident which occurs while riding in, boarding, or alighting from a bus, streetcar, subway coach or train, or any vehicle owned or leased by a school authority. In no event will the liability of Industrial Alliance exceed twice the amount of the applicable Accidental Death benefit.

14. NON-ACCIDENTAL DEATH

Upon receipt of satisfactory evidence that the death of an Insured occurred while the Policy was in force, Industrial Alliance will pay the Non-Accidental Death benefit as shown in the Benefit Summary if the Insured dies for any reason other than an Accident. If the Insured dies as the result of a medical condition, the Non-Accidental Death benefit will only be payable if the medical condition that caused or contributed to the death first manifested itself while the Policy was in force as to the Insured. The benefit payable under this section will be the only amount payable under the Policy, unless benefits are payable for Repatriation or Counselling. This benefit only applies to Children.

15. REPATRIATION

If Injury results in an Insured's loss of life outside his/her province of residence within one year of an Accident, Industrial Alliance will pay the expense incurred for preparing the deceased for burial or cremation and for transportation to the deceased's city of residence, subject to a maximum of \$5,000. Travelling expenses will be paid for a family member to identify the Insured's remains, up to a maximum of \$100 per day, subject to an aggregate limit of \$500.

16. PERMANENT TOTAL DISABILITY

If Injury totally and permanently disables an Insured within 120 days of the date of an Accident, Industrial Alliance will pay the Permanent Total Disability benefit as shown in the Benefit Summary. Total and permanent disability must continue for 12 consecutive months, must be total, continuous, and permanent at the end of the 12 months, and must prevent the Insured from ever engaging in any occupation or employment for compensation or profit.

The benefit payable for Permanent Total Disability will be reduced by the amount(s) payable under any other section of the Policy for the same Injury. This benefit only applies to Children.

17. CONFINEMENT DISABILITY

If, within 30 days from the date of an Accident, an Insured is continuously confined to home or hospital while under the care and on the advice of a Physician and unable to attend classes of any type, Industrial Alliance will pay the monthly Confinement Disability benefit as shown in the Benefit Summary, commencing with the 31st day up to a maximum of 36 consecutive months of confinement. This benefit only applies to Children.

Benefits

18. REHABILITATION

If Injury requires an Insured to be trained in a special occupation, Industrial Alliance will pay the necessary expense for special training during the 3 years following the Accident up to the maximum shown in the Benefit Summary. Payment will not be made for travelling or clothing expenses, room, board, or other ordinary living expenses.

19. PRIVATE TUTOR

If Injury results in a disability within 100 days of an Accident which confines the Insured to home or hospital for 30 consecutive days, Industrial Alliance will pay up to \$40 per hour for a qualified teacher's private tutorial service. In addition, Industrial Alliance will pay the labour charges, wiring and rental of communication equipment to provide tutorial service from the school to home or hospital. Approval must be obtained from the proper school authority. All benefits payable under this section are subject to the maximum as shown in the Benefit Summary. This benefit only applies to Children.

20. WAGE LOSS

An Insured, actively employed by a business for wages on a part-time basis who suffers an Injury, is under the regular care of a Physician, and is unable to perform all the duties of the job, will be covered for 80% of the Insured's hourly wage during the disability. Actively employed means the Insured has been continuously employed for the 2 weeks immediately prior to the date of an Accident. Benefits will be payable from the 15th day of disability, to the maximum shown in the Benefit Summary during the term of the Policy. With respect to seasonal employment, this benefit will not be paid past the date employment would have normally ceased. This benefit only applies to the Kids Plus™ Active Plan.

21. BABYSITTING

If an Insured sustains an Injury that requires and receives treatment by a Physician, and confines the Insured to home following an Accident, Industrial Alliance will pay for a babysitter to tend to the Insured during normal school hours or during the Parent's workday if the Parent is unable to do so. The babysitter must be at least 18 years of age and not an immediate family member. This benefit is subject to an hourly maximum of \$10 and an aggregate limit as shown in the Benefit Summary during the term of the Policy. This benefit only applies to Children.

22. DISMEMBERMENT OR TOTAL AND PERMANENT LOSS OF USE

Should Injury result in any of the scheduled losses, within one year from the date of an Accident, Industrial Alliance will pay the Dismemberment or Total and Permanent Loss of Use benefit, as shown in the Benefit Summary.

"Loss" as used with reference to:

- (a) arm or leg means complete severance at or above the elbow or knee joint;
- (b) hand or foot means complete severance at or above the wrist or ankle joint;
- (c) eye means the irrecoverable loss of the entire sight thereof;

- (d) speech and hearing means the total and irrecoverable loss thereof;
- (e) thumb or finger means complete severance at or above the metacarpophalangeal joint;
- (f) toe means complete severance at or above the metatarsophalangeal joint;
- (g) one phalanx of any finger means complete loss of one entire phalanx.

Loss of Use means a loss which is permanent, total, irrecoverable, and continuous for a period of 12 months from the date of the Accident.

No more than the greatest amount will be paid as the result of any one Accident sustained by any one Insured, except that when death occurs within 90 days after the date of the Accident, indemnity will only be paid for Accidental Death. Benefits paid for any of the scheduled losses under this section will be the only amount payable under the Policy unless benefits are payable for Artificial Limbs, Eyes, Hearing Aids, and Other Prosthetic Appliances. In the event that the amount payable for a scheduled loss under this benefit is less than the amount payable under any other section of the Policy, the section providing the greater benefit will apply.

23. CRITICAL ILLNESS

If an Insured is diagnosed by a Physician with any of the following diseases: Acquired Immune Deficiency Syndrome (AIDS), Cancer, Diphtheria, Encephalitis, Hemolytic Uremic Syndrome (renal failure resulting from E-coli bacteria), Meningitis, Multiple Sclerosis, Muscular Dystrophy, Myocarditis, Poliomyelitis, Rabies, Scarlet Fever, Tetanus, Tularemia or Typhoid; which first manifests itself while the Policy is in force, Industrial Alliance will pay the reasonable expenses actually incurred within 3 years from the date the disease is first diagnosed for: hospital services – semi-private or private ward accommodation (including rental of television, radio, or telephone to a maximum of \$15 per day) and the employment of a registered nurse (RN) or certified nursing aid if requested by the attending Physician, not to exceed a maximum for all such expenses as shown in the Benefit Summary.

In addition, Industrial Alliance will pay a commercial accommodation and meal allowance to the Parent who must leave their residence to stay with or near the Insured, of up to \$80 per day for a maximum of 30 days for any one illness, provided all receipts are submitted to Industrial Alliance.

Industrial Alliance will also pay reasonable travel expenses plus parking costs incurred by the Parent to visit the hospitalized Insured, up to a maximum of \$500 for any one illness, provided all receipts are submitted to Industrial Alliance. This benefit only applies to Children.

Definitions

Accident – a sudden and unexpected occurrence due to external, violent, fortuitous causes beyond the Insured's control.

Adult – a permanent resident of Canada who is age 20 to age 64 inclusive at the time of application.

Child/Children – a permanent resident of Canada who is 6 months to 19 years of age inclusive at the time of application. Foreign exchange and international students in Canada, and Canadian residents attending school outside of Canada, are not eligible to enrol.

Effective Date – the latter of September 1, 2015 and the date Industrial Alliance or its authorized representative receives the enrolment form and the required premium.

Expiry Date – the date the Insured is no longer a permanent resident of Canada; the date the Insured is enrolled in a replacement Kids Plus™ Accident Insurance Policy or at 12:00 midnight on September 30, 2016, whichever date first occurs.

Industrial Alliance – Industrial Alliance Insurance and Financial Services Inc.

Injury – bodily injury which results, directly and independently of all other causes, in loss covered by the Policy and is caused by an Accident sustained by the Insured while the Policy is in force as to the Insured.

Insured – a Child or Adult for whom application has been made and for whom the applicable premium has been paid.

Parent – the parent or legal guardian who has applied for enrolment of a Child under the Policy.

Physician – legally qualified, licensed doctor of medicine.

Policy – Kids Plus™ Accident Insurance Policy.

Sickness (as it relates to the Emergency Out of Province/Country Travel benefit) – unforeseen and unexpected bodily sickness or disease which first manifests itself while the Insured is outside his/her province of residence.

Trip – any trip limited to a 30 day duration. No coverage is provided under the Emergency Out-of-Province/Country Travel benefits for trips in excess of 30 days.

Exclusions And Limitations

1. The Policy does not cover:
 - (a) Sickness or disease either as a cause or effect except as otherwise provided;
 - (b) suicide or attempt thereof, except in the case of Non-Accidental Death benefit;
 - (c) Injury for which compensation is payable under any Workers' Compensation Act, except in the case of Accidental Death, and Dismemberment or Total and Permanent Loss of Use benefits;
 - (d) the expense of a brace or similar device used for non-therapeutic purposes or solely for the purpose of participating in sports or other leisure activities;
 - (e) expenses incurred for mouthguards or treatment of Temporal Mandibular Joint (TMJ) dysfunction, whatever the cause; or
 - (f) Injury resulting from repetitive/strenuous activity (e.g. overexertion, strains, etc.).
2. No benefits or expenses are payable under the Policy for treatment or services which are insured services or basic health services (e.g. Physician's fees) under the provincial medical care or hospital plan applicable to an Insured whether or not that Insured is covered thereunder.
3. Benefits payable for Dental shall be for the excess of expenses paid, payable, or insured under any government sponsored dental care plan or other dental plan or policy or any health plan providing accidental dental benefits.
4. If an Insured 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.
5. The Emergency Out-of-Province/Country Travel benefit will not pay for any expenses incurred directly or indirectly as a result of:
 - (a) declared or undeclared war, civil war, riot, insurrection, invasion, or any act thereof;
 - (b) an illegal act by the Insured;
 - (c) any condition for which the Insured travels outside his/her province of residence for the purpose of seeking medical advice or treatment;
 - (d) participation in professional sports, acrobatic or stunt flying, hang gliding, parachuting, skydiving, parasailing, rock climbing, mountain climbing, bungee jumping, scuba diving, or motorized speed contests;
 - (e) while under the influence of alcohol, drugs, medication, or other toxic substances.
6. All amounts and maximums described in the Policy are in Canadian dollars. Any amounts payable to or from Industrial Alliance are in Canadian dollars.
7. An Insured cannot be covered under more than one Kids Plus™ Accident Insurance Policy. In the event an Insured is inadvertently enrolled under more than one Kids Plus™ Accident Insurance Policy, Industrial Alliance's liability is limited to the return of premiums paid for the additional policy.
8. The Kids Plus™ premium is a single one-time annual cost. Premium refunds are only available if requested within 30 days of the Effective Date.

This is a summary only and all statements contained in it are subject to the terms of the policy.

Insurance from a company you can trust

As a customer of Industrial Alliance Insurance and Financial Services Inc. you can enjoy the peace of mind that comes with sound financial backing, dependable corporate integrity and years of dedicated service.

Strength As one of the top four insurance companies in Canada, we owe our growth and financial strength to a conservative investment portfolio, sound capital management and a strong risk management culture.

Longevity Our tradition of value and service goes back to 1892.

Reliability A.M. Best Company, an independent financial rating agency responsible for assessing the financial strength of Canadian insurance companies, gives Industrial Alliance an "A" rating. This rating is assigned to companies that have achieved excellent overall performance and a strong ability to meet their obligations to policyholders over a long period of time.



Special Markets Solutions, a division of Industrial Alliance, serves the special risk and group insurance markets across Canada. Our ability to customize programs to the needs of each of our clients sets us apart from traditional insurance carriers. Our strength is based on underwriting expertise, value-added benefit packages, innovative marketing and exceptional customer service.



Innovative Insurance by Industrial Alliance

www.solutionsinsurance.com

