



Universal Student Accident Insurance

STAFF

- Staff Business Travel Accident

New Plans

- Staff/Volunteer Travel Health

STUDENT

- School Trips – Student Travel
- Universal Student Accident
- Voluntary Student Accident

New Plans

- International Students
- Canadian Students Travelling Abroad

- Mitigate any potential risk exposure
 - Financial liability
 - Negative publicity
- Uniform coverage across all School Divisions
- Fulfill legal duty to protect employees' safety & well-being when travelling on school business; e.g. field trips, conferences, sporting events, etc.

MSBA Advantage



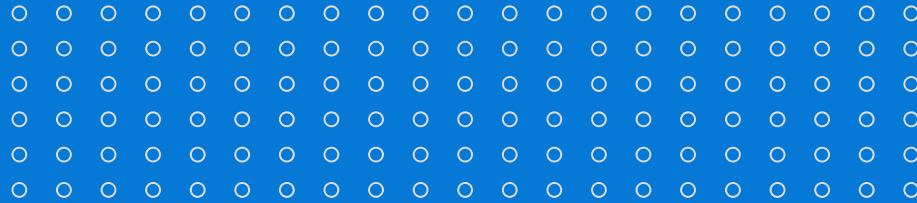
- Enhanced coverage at competitive cost
- Consistent & up-to-date communication & tools provided
- Plans reviewed annually for both coverage & cost to remain competitive
- Leverage the experts - carrier relationship is managed for you; no self-sourcing required
- Service concerns can be escalated to HUB

HUB's Role



- To manage the carrier relationships on behalf of MSBA
- Ensure carrier product, pricing and service is competitive
- Develop communication & tools
- Provide service support for the School Divisions
- Review contracts & carrier produced materials
- Resolve claim/service escalation issues

msbaschool@hubinternational.com or 1-877-201-6801



Universal Student Accident Insurance

Carrier - Industrial Alliance

- **Only school related activities**; not 24 hour coverage
- Basic accident & medical coverage (e.g. ambulance) while students attend school or participate in school-organized activities
- Complements **but does not replace** Voluntary Student Accident

Eligibility - All full-time students

- Full-time means taking 3 or more courses at any one time
- Permanent resident of Canada
- Not working permanent full-time
- Excludes international students & home schooled students

Universal Student Accident Insurance



- Enhanced Loss Schedule (e.g. Life increased from \$20,000 to \$50,000)
- Ambulance for accident or sickness included - \$2,000 per student
- Addition of Permanent Total Disability - \$50,000
- Enhanced maximums for additional benefits

Universal Student Accident Insurance



- Rate = \$0.65 per student
- 13.3% rate reduction guaranteed for 36 months
- Enrolment & payment coordinated by HUB International
- Coverage term is September 1, 2019 to September 1, 2020

Portal Resources

- Coverage highlights document
- Detailed coverage summary
- Claim form
- Carrier support – email/1-800 #



Thank you!

msbaschool@hubinternational.com or 1-877-201-6801