

2024/25



Student accident insurance is provided **FREE** by NSCC.

Every eligible student attending the Nova Scotia Community College is **automatically insured** by the Nova Scotia Community College's **Student Accident Coverage** arranged through the School Insurance Program (SiP).

This coverage, as summarized here, is provided **without a deductible** and at **no cost** to the student during college hours, college activities and travel to and from their college (*applicable 24/7 for the duration of the school term for full-time resident students*).



Get all the details at sip.ca

Who is Eligible?

All full-time students, part-time students and day-care attendees of the Community College in the province of Nova Scotia who are covered under a Canadian Federal and/or Provincial Health and Hospitalization Insurance Plan.

What is Covered by the Plan?

The plan covers all eligible students and is entirely paid for by the Nova Scotia Community College. The plan covers accidents while the student is on college premises, on job training or participating in an activity of the college, including travelling directly to and from the college, job training or activity.

What Benefits are Available?

The Benefits that may be available in the event of a covered accident include:

- Payment of \$25,000 in the event of accidental death
- Payment in the event of dismemberment, loss of speech, loss of hearing, loss of sight and fractures
- Payments of \$50,000 in the event of quadriplegia, hemiplegia, or paraplegia
(max. \$50,000 for multiple losses including losses listed above)
- Accidental medical and hospital expenses
- Accidental dental expenses *(max. \$2,500)*
- Rehabilitation indemnity *(max. \$5,000)*
- Hearing aid indemnity
- Special confinement indemnity *(max. \$2,000)*
- Prosthetic appliances *(max. \$3,000)*
- Emergency taxi transportation *(max. \$50)*
- Eye glasses and contact lenses *(max. \$300) /repair or replacement (max. \$300)*
- Dreaded diseases *(max. \$5,000)*

These are examples only; specific provisions and maximum amounts will apply as per Policy No. 1JM65.

How to make a claim:

- 1 Obtain **claim form(s)** from your campus or on-line at sip.ca
- 2 Submit completed form(s) along with original bills and receipts for any amounts **unpaid** by your private Health Plan.
- 3 Submit to: **beneva**, 1225 St-Charles St. West, Suite 200, Longueuil QC J4K 0B9
Fax: **1.855.690.9895** Email: claims.spgroup@beneva.ca
- 4 The insurer should be notified in **writing** of any accidents within 30 days of the date of the accident. Claim forms must be submitted within 90 days of the date of the accident.

Further information is available by contacting NSCC Occupational Health, Safety and Environmental Services at 902.491.SAFE (7233).



For exact provisions of coverage, please visit sip.ca

This plan is provided by **beneva** and administered by **AON Reed Stenhouse Inc.**



Underwritten by **beneva** and sponsored by the Nova Scotia School Insurance Exchange.



For **Claims** Information: **beneva**
1.855.395.2520
Group Claims Department

For **General** Inquiries: School Insurance Program
902.480.2161