

Student Insurance Program - Basic Plan

Every eligible child attending public school in Nova Scotia is automatically insured by the School Insurance Program's Basic student accident coverage. This coverage is provided without deductible and at no cost to students, parents/guardians or schools. Basic coverage is provided to cover students during school hours, school activities and travel to and from their school.

Who is eligible?
All full-time pre-primary, primary, elementary, junior and senior high public school students and attendees at school board day-care centres in the province of Nova Scotia who are covered under a Canadian federal and/or provincial health and hospitalization insurance plan are eligible. **Please note that** university, private school, private day-care, community colleges and foreign students, etc. are not eligible.

For complete benefit descriptions and/or additional information, please refer to the policy *link*

Benefits	Basic Plan
Principal Sum	$25,000
Accident Reimbursement Amount	$20,000
Accidental Dental Expense	$2,500
Weekly Accident Indemnity:	
- Maximum Amount of Indemnity	$200
- Waiting Period	14 days
- Maximum Period of Indemnity	26 weeks
Repatriation Benefit	$15,000
Funeral Expenses	$7,500
Rehabilitation Benefit	$5,000
Counselling Benefit	$1,000
Special Clothing Benefit	$500
Hearing Aid Indemnity	Included
Special Confinement Benefit	$2,000
Prosthetic Appliances	$3,000
Emergency Taxi	$50
Fracture Indemnity	$1,250
Tutorial Fees	$4,000
Dread Disease	$5,000
Special Transportation Benefit	$1,300
Eyeglasses or Contact Lenses	$300
Hospital Indemnity	$4,500
Bereavement Benefit for Schoolmates	$2,000
Fracture, Dislocation, Tendon Severance and Miscellaneous Indemnity	Refer to policy
Aggregate Limit	$2,500,000



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Specific Loss Accident Indemnity	
For Loss of:	
Life	$25,000
The Entire Sight of Both Eyes	$25,000
Speech and Hearing in Both Ears	$25,000
One Hand and the Entire Sight of One Eye	$25,000
One Foot and the Entire Sight of One Eye	$25,000
The Entire Sight of One Eye	$18,750
Speech	$18,750
Hearing in Both Ears	$18,750
Hearing in One Ear	$10,000
All Toes of One Foot	$8,333
For Loss or Loss of Use of:	
Both Hands	$25,000
Both Feet	$25,000
One Hand and One foot	$25,000
One Arm	$20,000
One Leg	$20,000
One Hand	$18,750
One Foot	$18,750
Thumb and Index Finger ***or at Least Four Fingers of One Hand***	$10,000
One Finger	$5,000
One Phalanx of a Finger	$2,500
For Paralysis of:	
Both Upper and Lower Limbs (Quadriplegia)	$50,000
Both Lower Limbs (Paraplegia)	$50,000
Upper and Lower Limbs of One Side of Body (Hemiplegia)	$50,000