

## **Accidents Happen**

The Burnaby School district does not insure expenses for student injuries that happen on school grounds or during school activities. Parents and guardians are responsible for these expenses. Whether it's playing sports, using playground equipment, or simply having fun in the gym or in the schoolyard, accidents sometimes happen. The Medical Services Plan (MSP) either limits or does not cover some charges and group health plans often have deductibles. Costs that are not covered by MSP or may be limited by group health plans may include:

- Dental treatment
- Eyeglasses
- Physiotherapy

## **Accident Insurance**

For many years the district arranged for families to voluntarily purchase student accident insurance through the Kids Plus™ Accident Insurance program. That program has been replaced by the Family Accident Reimbursement Plan provided by Industrial Alliance. This voluntary plan provides coverage for students and their families against accidental injury, unexpected medical expenses, and critical illness. To apply or to find out more, visit, call, or email:

[Industrial Alliance Financial Group](#)

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