Kids Plus™ Accident Insurance is one low payment for the entire school year.

To apply, please go to kidsplus.ca/apply or call 1 (800) 556-7411.

**Option 1**
Active Plan $33.50
The best and most popular plan, the Active Plan provides you with the most comprehensive coverage available. It’s the perfect plan for families who enjoy sports, travel, or outdoor activities. The Active Plan covers children 6 months to 19 years of age.

**Option 2**
Value Plan $14.50
The Value Plan is an affordable supplement to your provincial health insurance or existing dental plan. This plan also covers children 6 months to 19 years of age.

We also offer coverage for adults. Parents choose the Adult Plan to cover college aged kids as well as themselves. The Adult Plan is $32.00. More information about all our plans can be found at kidsplus.ca.

Why is student accident insurance important?
Most parents buy student accident insurance to supplement their existing health and dental coverage because an accident often includes unexpected out-of-pocket expenses. Kids Plus™ Accident Insurance provides financial relief for a number of costs that provincial plans and many employer plans don’t. Because the price is affordable and the coverage is comprehensive, it’s an ideal safety net for families.

When is a benefit payable?
Simply put, if your child is injured in an accident and requires medical attention, Kids Plus™ Accident Insurance reimburses you for medical and dental expenses not covered by provincial, extended health or dental plans. For detailed information about this coverage, including all limitations and exclusions, please visit kidsplus.ca.

Key Features

Your Kids Plus™ Accident Insurance coverage is always in effect, so your kids will be covered 24 hours a day, anywhere in the world.

Travel medical coverage: Up to $100,000 of coverage for medical expenses out-of-country, or out-of-province, plus additional benefits for emergency return flights and family transportation.

Kids Plus™ offers the best accident dental coverage for children you’ll find. Because dental repair is complicated and often requires multiple procedures over many years, Kids Plus™ reimburses for dental treatment up to 7 years after the accident that caused the damage.

Your Kids Plus™ coverage includes reimbursement for many costs that are often overlooked. Hospital expenses like private or semi-private room costs, and rehabilitation expenses like babysitting and private tutoring are just a few things for which Kids Plus™ Accident Insurance provides financial support.

How Kids Plus™ Helps: A Real Life Example

Dental work at time of the accident: $556.40
Follow-up dental work 3 years later: $194.30
Total Reimbursement to Date: $750.70

** This is an actual Kids Plus™ Accident Insurance claim with personal details changed to protect the privacy of our client. In 2015, the average approved dental claim paid by Kids Plus™ Accident Insurance was $715.

Key Benefits
For full plan details including benefit amounts for our Adult Plan please visit kidsplus.ca

The table below highlights only a few of the key benefits available with Kids Plus™ Accident Insurance. Purchasers will receive a copy of the Policy once their application has been processed. Any benefits payable will be governed solely by the Kids Plus™ Accident Insurance 2016/2017 Policy.

<table>
<thead>
<tr>
<th>DENTAL TREATMENT</th>
<th>Active Plan</th>
<th>Value Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Within 7 years of the accident</td>
<td>Provincial Fee Guide</td>
<td>Up to $1,250</td>
</tr>
<tr>
<td>If treatment is necessary after 7 years (to age 25)</td>
<td>Up to $1,500</td>
<td>Up to $1,250</td>
</tr>
<tr>
<td>Orthodontics</td>
<td>Up to $2,500</td>
<td>Up to $1,500</td>
</tr>
<tr>
<td>HOSPITAL EXPENSES</td>
<td>Full Cost</td>
<td>Full Cost</td>
</tr>
<tr>
<td>Prescription drugs</td>
<td>Full Cost</td>
<td>Full Cost</td>
</tr>
<tr>
<td>Splints, casts and cast materials, braces, pressure garments (requested by attending Physician for curative or therapeutic purposes only)</td>
<td>Full Cost</td>
<td>Full Cost</td>
</tr>
<tr>
<td>Rental of crutches, appliances, wheelchair, or hospital-type bed (limited to purchase price)</td>
<td>Full Cost</td>
<td>Full Cost</td>
</tr>
<tr>
<td>REHABILITATION AND SPECIAL SERVICES</td>
<td>Full Cost</td>
<td>Full Cost</td>
</tr>
<tr>
<td>Rehabilitation</td>
<td>Up to $10,000</td>
<td>Up to $5,000</td>
</tr>
<tr>
<td>Private Tutor</td>
<td>Up to $5,000</td>
<td>Up to $2,500</td>
</tr>
<tr>
<td>Wage loss</td>
<td>Up to $1,000</td>
<td>Not available</td>
</tr>
<tr>
<td>TRAVEL AND TRANSPORTATION</td>
<td>Full Cost</td>
<td>Full Cost</td>
</tr>
<tr>
<td>Emergency Out-of-Province/Country medical expenses</td>
<td>Up to $100,000</td>
<td>Up to $50,000</td>
</tr>
<tr>
<td>Emergency return flight</td>
<td>Up to $1,000</td>
<td>Not available</td>
</tr>
</tbody>
</table>
Money Back Guarantee
Your satisfaction is our top priority. We offer a 30-day money back guarantee from the effective date of coverage.

Contact Us
Have questions? We're here to help. Call our client service line at 1 (800) 556-7411 or email kidsplus@ia.ca.

You can find more information about Kids Plus™ Accident Insurance on our website at kidsplus.ca including full plan details and claims information.

We're changing to better serve you.
We've been listening to your feedback, and we're changing to meet the concerns of parents and school boards. We share your concerns about environmental impact. So, along with using paper made with 100% post consumer waste, we're also cutting our paper usage and encouraging parents to apply online at kidsplus.ca/apply or by phone, toll-free at 1-800-556-7411.

About Kids Plus™ and iA Financial Group
You might remember us from your school days! For over 50 years Kids Plus™ Accident Insurance has been Canada's preferred student accident insurance provider, helping thousands of families and providing millions of dollars in financial support when it is needed most. Kids Plus™ is proud to be part of growing up in Canada.

Founded in 1892, Industrial Alliance Insurance and Financial Services Inc. ("iA Financial Group") offers a comprehensive range of life and health insurance products, savings and retirement plans (RRSP, TFSA, etc.), mutual and segregated funds, securities, auto and home insurance, mortgages and car loans as well as a host of other financial products and services.

Responsible for the administration and management of over $115.8 billion in assets, our publicly-listed company ranks among Canada's largest and most prominent insurance companies. Thanks to our conservative investment policy, wise capital management practices and solid risk management culture, iA Financial Group enjoys financial stability and flexibility, which allows us to grow and withstand any potential economic shocks.

24 hours / 7 days a week coverage at school, at home and anywhere in between.

Practical coverage for children who play sports, or participate in outdoor activities.

Reimburses a wide range of accident-related medical, dental and prescription drug costs.

2016/2017 Student Accident Insurance Plan

- Supplementary insurance coverage for accidents through out the entire year, both on and off school grounds
- Covers costs not normally covered under employer plans, such as private tutoring while your child is recovering from an accident
- One-time payment for the entire year

Apply today to cover your kids for the 2016/17 school year:

Online Application: kidsplus.ca/apply

Or by phone: 1 (800) 556-7411