

Welcome back  
to school.  
Here's your **free**  
peace of mind.

**SIP**

School **Insurance** Program

**Every student**

attending the Nova Scotia Community College is **automatically insured** by the Nova Scotia Community College's **Student Accident Coverage** sponsored through the School Insurance Program [SIP].

This coverage, as summarized here, is provide, **without a deductible, at no cost** to the student.

Coverage is provided for students during school hours, school activities and travel to and from their school.

## Many students

are surprised to discover that some injury-related expenses or losses are **not covered by MSI**.

You should know that additional protection is vital because **MSI and Government Hospitalization Insurance do not cover expenses for the following:**

Rehabilitation  
Eyeglasses  
Hearing Aids  
Some Dental Care  
Registered Nurse  
Prescription Drugs  
Ambulance Service  
Fracture Indemnity  
Emergency Taxi Service  
Semi-private Hospital Room

Prosthetic Appliances  
Private Physiotherapist  
Rental of Durable Equipment or Chiropractor etc.

**Nor does MSI provide benefits for:**  
Accidental Death  
Dismemberment  
Paralysis Indemnity

## Who is Eligible?

**A**ll full-time students, part-time students and day-care attendees of Community Colleges 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?

**T**he 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 to and from the College, job training or activity.

Get all the details at [www.sip.ca](http://www.sip.ca)



### Premiums

Paid by the Nova Scotia Community College

### Claim Procedures

- 1 Obtain **claim form(s)** from your campus or, if not available, from Aon Reed Stenhouse, Monday to Friday, 9am–5pm **1.800.448.2539**
- 2 Submit completed form(s) along with original bills and/or receipts for any amounts **unpaid** by your private Health Plan.
- 3 Submit to: AXA Assurances Inc., 2020 University Street, Suite 700, Montreal, PQ H3A 2A5 Fax **1.866.582.6672**
- 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.

## What Benefits are Available?

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

- Payment of \$20,000 in the event of accidental death
- Payment in the event of dismemberment, for example: loss of one leg—\$15,000; loss of one foot—\$13,333; loss of any one finger—\$1,000. Other examples of indemnities are: loss of speech—\$13,333; loss of hearing in one ear—\$6,666; loss of entire sight of one eye—\$13,333 (*max. \$20,000 for multiple losses*)
- Payments of \$40,000 in the event of Quadriplegia, Hemiplegia, or Paraplegia (*max. \$40,000 for multiple losses including losses listed above*)
- Accidental medical and hospital expenses (services of a registered nurse, physiotherapist, chiropractor) (*max. \$10,000*)
- Accidental dental expenses (*max. \$2,000*)
- Rehabilitation indemnity (*max. \$5,000*)
- Hearing aid indemnity (*no maximum*)
- Special confinement indemnity (*max. \$2,000*)
- Prosthetic appliances (*max. \$3,000*)
- Emergency taxi transportation (*max. \$50*)
- Fracture, dislocations, tendon severance such as fracture of the forearm (\$230), dislocation of the shoulder (\$250), or severance of a finger tendon (\$120) (*max. \$1,000 as per the policy schedule; only one indemnity, the largest, will be payable as the result of any one accident*)
- Eye glasses and contact lenses (*max. \$300*) /repair or replacement (*max. \$200*)
- Prescription drugs (*Part of medical expenses*)
- Dreaded disease (*max. \$5,000*)

**These are examples only; specific provisions and maximum amounts will apply as per Policy No. 9213974.**

Further information is available by contacting NSCC Occupational Health, Safety and Environmental Services at 491.SAFE (7233)

For exact provisions of coverage, please visit [www.sip.ca](http://www.sip.ca), or contact Aon Reed Stenhouse Inc. at 429.7310, or toll-free 1.800.448.2539

This plan is provided by AXA Assurances Inc., and administered by Aon Reed Stenhouse Inc. Post Office Box 1010 Halifax NS B3J 2X1

Underwritten by AXA Assurances Inc., Montreal, PQ, and sponsored by the Nova Scotia School Insurance Exchange's

**School Insurance Program**  
Tel 902.864.6170  
Fax 902.864.6179  
mail@sip.ca • [www.sip.ca](http://www.sip.ca)

For **Claims** Information: AXA Assurances Inc.  
**1.800.561.7251 ext. 4471**

For **General** Inquiries: Aon Reed Stenhouse Inc.  
**1.800.448.2539 or 429.7310**

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