



STUDENT ACCIDENT INSURANCE MEMORANDUM

Updated Feb 4, 2016

The plan is of benefit to those UBC students performing course work in environments where the risk of injury is greater than in a classroom, e.g., laboratories, certain field work, practicums. It provides a \$50,000 maximum benefit for death or dismemberment, \$100,000 for injury resulting in paralysis and a \$10,000 excess medical coverage, e.g., ambulance, prescription drugs.

Essentially, the basic BC Medical Plan or its equivalent from another province must be in place as the student plan provides only a measure of excess medical coverage. Physician/surgeon fees are not covered by the plan, as BC Medical, or its equivalent, will pay these costs for claims within Canada.

The plan does not provide 24-hour coverage. It applies only during the involvement of the student in course work.

The cost of the insurance is \$7/year/student, and collection of the premium from students must be made by the Department. Upon collection of the premium, departments should submit UBC Risk Management Services a journal voucher (with a completed debit line) together with a document listing the student's complete name, student number, and department.

The commencement date for coverage will be the later of the required start date or the date on which the application is received by UBC Risk Management Services. Retroactive coverage is not available. Policy brochures can be viewed or printed directly from the UBC Risk Management Services website.

Students performing course work outside of Canada and those travelling in chartered (i.e. non-scheduled) aircraft are excluded from this basic plan, but can secure alternative coverage by contacting [Blossom Sobrinho](#) at 604-822-5874.

Claims should be reported to the insurer via [UBC Risk Management Services](#), as soon as practicable; and, not later than thirty (30) days after the date of the accident. Upon receipt of such notice the insurer will send the claimant a claim form.