

CANADIAN UNIVERSITY RECIPROCAL INSURANCE EXCHANGE

PROTECTING UNIVERSITIES SHARING KNOWLEDGE

STUDENT CATASTROPHIC ACCIDENT PROGRAM FOR CURIE MEMBERS

Every year, Canadian university students are exposed to catastrophic accidents while participating in university-sanctioned activities or trips.

- Catastrophic accidents that occur while students are on campus or at a sanctioned event that result in paraplegia, hemiplegia, quadriplegia or a coma could expose the university to significant claims of negligence.
- Catastrophic accidents often result from gymnastics, hockey, football, rugby and motor vehicle accidents while students are on sanctioned trips.

WHY SHOULD YOUR UNIVERSITY CONSIDER THE STUDENT CATASTROPHIC ACCIDENT PROGRAM FOR CURIE MEMBERS?

- Accidental death is a covered risk payable at the same lump sum amount as accidental coma or paralysis.
- Lump sum benefits, payable to the university, are available up to \$2,000,000 per student at low annual rates per full-time equivalent student.
- All full-time and part-time students are covered under one blanket policy.
- Claim proceeds from the plan may be used to fund general liability policy deductibles or may be paid directly to the injured person.
- Prompt claim payments made directly to injured persons when they need the funds most can have a significant mitigating effect on lengthy negligence claims.

WHAT OTHER ACCIDENT PROGRAMS ARE AVAILABLE?

- Catastrophic accident coverage is available for non-students on university premises while participating in any program in a gym, pool, track, arena or when attending concerts or events.
- Out-of-province emergency medical coverage of \$1,000,000 is available for students, boards of governors, staff, faculty, sports teams and volunteers on a 24-hour basis.
- Occupational accidental death and dismemberment coverage at sanctioned events is available for volunteers, boards of governors, staff, faculty and sports teams at very competitive rates.

WHOM TO CONTACT IF YOU HAVE QUESTIONS ABOUT ACCIDENT PROGRAMS FOR CURIE MEMBERS:

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