

PRACTICUM STUDENT ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE POLICY SUMMARY

For students to be covered under this policy Practicum Coordinators need to advise the Risk & Insurance Analyst in advance of the student beginning their placement.

1. What is covered

- Accidental dental expense
- Accidental reimbursement expense
- Principle sum indemnity based on severity of injury but capped
- Prosthetic appliances
- Emergency taxi benefit
- Rehabilitation benefit
- Tutorial benefit
- Dread disease benefit - Poliomyelitis, Scarlet Fever, Diphtheria, Spinal Meningitis, encephalitis, Rabies, Tetanus, Tularemia, Typhoid or Leukemia
- Special confinement benefit
- Aircraft coverage exposure and disappearance

2. Deductible

None

3. Who is covered

Graduate, undergraduate or professional certificate students of the University of Victoria who are enrolled in a professional certification or degree granting program, who are required to enter in a practicum or work experience which has been approved or arranged by the University of Victoria.

4. What is not covered

- Intentionally self-inflicted pain
- Riding as a passenger of a vehicle
- Any injury not reported within 30 days of the incident if reasonably possible. If disease occurs later it must be reported no later than one year from the accident date

- Any expenses incurred one year after the date of the incident

5. Policy territory

Worldwide

Last updated: March 31, 2014