Basic Speed Group
Youth Athlete & Family Financial Protection

SWABY & ASSOCIATES LTD.

PROTECT THEIR GAME. PROTECT YOUR FAMILY.

You invest in their performance. We help protect your family's finances when injuries, illness or time away from work create unexpected costs.

WHAT OHIP MAY MISS — AND HOW PROTECTION CAN HELP

EXPENSE TYPE	STANDARD PROVINCIAL COVERAGE (OHIP)	WITH STUDENT & YOUTH PROTECTION
Private Physiotherapy & Athletic Therapy	$0 Limited to long public waitlists	**Reimbursed up to $800 $100/visit**
Custom Braces, Crutches & Splints	$0 Paid 100% out-of-pocket	**Reimbursed up to $1,500**
Emergency Dental Repairs & Implants	$0 Routine/clinic care excluded	**Full Fee Guide + up to $2,000 for implants**
Ambulance Services	$45 to $240 bill	**100% covered**
Broken Bones & Dislocations	$0 Direct financial assistance	**Lump-sum cash payout $150–$1,000**
Out-of-Province / USA Tournaments	Minimal to $0	**Up to $200,000 emergency medical**

3 LAYERS OF COMPLETE PROTECTION

01

STUDENT ACCIDENT PLAN

Out-of-pocket physio, dental, braces and broken-bone protection. 24/7 worldwide coverage.

02

CHILD CRITICAL ILLNESS

Tax-free lump sum of $25,000–$250,000, with a 100% return-of-premium option.

03

PARENT INCOME SAFETY

Helps protect household cash flow if you need time away from work to care for your child.

KEY PLAN DETAILS

ELIGIBILITY
Youth athletes 6 months–26 years

ANNUAL RATES
Complete Student Accident protection from $49.99/year per child

CLAIMS
Easy online claims portal with direct deposit options

GET IT IN PLACE BEFORE THE NEXT GAME.

Book a call. We start with a short needs analysis to find the right fit for your family.

Student accident protection starts at $49.99 a year per child.

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SCAN TO BOOK

Sean Swaby, licensed life and accident & sickness agent (ON: FSRAO #16149961 | NB: FCNB #230026564 | BC: ICOBC #LIC-2016-0001384-R01 | NS: NSOSI #21286746700000 | AB: AIC #M-2124122-1763384-2026 & Q-2124122-1763384-2026). Benefit amounts and premiums shown are illustrative and subject to the terms, limits, waiting periods, exclusions and pre-existing condition provisions of the issued policy. Coverage applies to new accidental injuries occurring after the policy date and does not extend to gradual-onset or overuse injuries. Ambulance and provincial coverage examples are based on Ontario. Underwritten by iA Financial Group, Travelance and Manulife. Distributed through WFG. This document is not a contract of insurance.