



## Insurance for your Hearing Aid and Cochlear Implant

- **HEARING AID MANUFACTURERS** - All manufacturers provide warranty with the purchase of the hearing aid, and the majority of companies provide one time loss/damage replacement (for any reason), usually for one year or for the length of the repair warranty. Most companies charge a replacement deductible. Also, many dispensers charge a re-dispensing fee to cover the cost of re-programming, fitting etc. When purchasing a new hearing aid ask about loss/damage coverage and whether extended coverage is available through the manufacturer. After this coverage has expired, or has been used, an alternate insurance is recommended.
- **HOUSEHOLD INSURANCE** - Check with the company providing your home/household insurance. Some companies will cover the cost of loss due to fire, theft etc. However keep in mind that the deductible for a claim may be \$500 or more. Ask about a "rider" for the hearing aids which provides a lower deductible on that item for a small annual fee. Also check what the penalties are for making a claim. Some companies may increase your rates after a claim.
- **EMPLOYER HEALTH INSURANCE** - Check with your Employer's Group Health Insurance. They may cover the cost of loss, repairs and purchasing of accessories. You may be limited in the amount you can claim within a period of time as they do with glasses and other prosthetics.
- **SOCIAL SERVICES/ASSISTANCE** - If you are receiving Social Assistance or you are currently part of a **government program** providing you with **employment or disability related services**, ask your program representative if they can cover the cost of loss, repairs and purchase of accessories.
- **ESCO (Ear Service Corporation of Canada)** - ESCO offers comprehensive coverage of hearing aids and cochlear implants. They can be an alternative to some manufacturer's Extended Warranties, which tend to be expensive. They can be reached at: ESCO, 1710 Chateauguay St., Huntington, Qc, J0S 1H0, Tel: (866) 662-02-06, Fax (450-264-3081, <http://canada.earserv.com/>
- **INSURANCE BROKERS** - Check with an Insurance Broker. Brokers offer a choice of coverage and prices from various companies and will do all the searching and negotiating for you. They will recommend a company that offers the best policy to meet your needs and pocketbook.
- **Credit Card Warranty Extensions** – Some companies will double the manufacturer's original warranty on most items purchased with the card. Ask your bank which cards can help you the most.