

# Scoil Mhuire na nGrást

## Note to parents/guardians 12.09.2023

### Pupil Personal Accident Insurance 2023/2024

Again this year this scheme is for **all pupils** and the fee will be €8 per pupil for 24 hour cover. This is a very reasonable insurance cost which covers medical and dental expenses. **(Please note that VHI Swiftcare in Mahon is dedicated only to VHI customers.)**

## Summary of Cover

*This summary is only intended as a guide to policy cover and exclusions and does not reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the Policy. A copy of the policy is available from the school.*

## Schedule of Benefits

The benefits shown below are payable following accidental bodily injury (i.e. Bodily Injury caused solely by accidental violent external and visible means) resulting in medical or dental expenses, disablement or death.

Accidental bodily injury causing:

Medical Expenses (including ambulance hire) not recoverable from any other source	Up to €50,000
Dental Expenses not recoverable from any other source	Up to €50,000
Death by Accident	€10,000
Permanent Total Disablement	€200,000
Permanent total loss of sight in one eye or use of one limb	€50,000
Total and irrecoverable loss of sight in both eyes or use of both limbs	€100,000
Total and irrecoverable loss of hearing in one ear	€40,000
Total and irrecoverable loss of hearing in both ears	€100,000
Loss of Speech	€40,000
Hospital Confinement - €20 payable per day (maximum 90 days)	Up to €1,800

## Operative Time (in accordance with the option selected)

- School Activities - During any school activity taking place with the full knowledge and authority of the school and including direct travel to and from such activities;  
**OR**
- 24 Hour Cover - 24 hour cover during social, domestic and leisure, as well as school activities.

## Age Limits

Lower age limit – 2 years 6 months. Upper age limit – 22 years.

## Claims Notification Condition

Written notice should be given to the company as soon as possible with regard to any accidents likely to give rise to a claim under this policy and in any event within 730 days (2 years) after the date of the occurrence.

## Excluded Activities and General Exclusions

- 1) Whilst the pupil is engaged in (or practising/training for): flying (except as a passenger), motor racing/quadbiking, parachuting, hang gliding, horse/pony racing/jumping (unless in connection with school activities), rock climbing or mountaineering using ropes and/or guides, pot-holing, ice-hockey, bobsleighs, white water rafting.
- 2) The pupil committing or attempting to commit suicide, wilful exposure to needless peril (except in an attempt to save human life) or any involvement in a criminal act.
- 3) The pupil being intoxicated or having taken any drug (other than prescribed).
- 4) The pupil's employment (other than school work experience programmes).
- 5) Boxing, mixed martial arts and/or any martial art involving combat with an opponent unless it is connected with School Activities.

## Health Condition Exclusion

The insurance shall not apply in respect of any claim arising out of a pre-existing physical defect, infirmity or medical condition.

Standard acceptance criteria apply. Information correct at 1st April 2021.

**Friday, 06 October** is designated date for final collection of money. For ease of payment and to assist with administration, the school will facilitate an e-payment in respect of this collection – families will receive a text tomorrow, Wednesday, with related payment advice details.

**To make a claim** - Please contact the school for a claim form which, when completed, the Principal will sign. Then forward medical bills/receipts to Allianz Claims Department, Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6. Telephone: Pupil Personal Accident helpline – (01) 6133966