

## Pupil Personal Accident Insurance 2021/2022 - Specified Pupils Only

AIG Europe Limited is pleased to relaunch Pupil Protector, a new and innovative Personal Accident Plan designed to provide financial support and assistance in the event of an accident to a child. Every year many children require hospital treatment following an accident and the consequences can be very serious, often leading to permanent disability. Our Pupil Protector Personal Accident Plan is designed to provide financial support for parents to meet some of the medical, dental and other bills that arise when serious accidents happen. Our plan provides a wide range of insurance benefits, some of which are not available on similar schemes with competitors. We also include a number of non insurance features such as access to our unique Medical Second Opinion Service and our highly qualified Medical & Rehabilitation staff for post accident advice and guidance on the best recovery path for pupils. If you wish to enrol your child in the Group policy organised by the school all you need to do is complete the form below and return it to the school before 31<sup>st</sup> October 2020.

**COVER**

The following is a summary of the benefits payable should any insured pupil sustain accidental bodily injury resulting in medical expenses, disablement or death.

**SUMMARY OF BENEFITS**

• Paralysis from the neck down	€200,000
• Brain damage	€200,000
• Permanent total disability	€150,000
• Loss of sight in both eyes	€150,000
• Loss of both hands or both feet	€150,000
• Loss of sight in one eye	€100,000
• Loss of one hand or one foot	€100,000
• Loss of hearing:	
both ears	€100,000
one ear	€40,000
• Loss of speech	€40,000
• Death by accident	€25,000
• Full thickness burns.... up to	€20,000
• Facial Scarring.... up to	€2,000
• Hospitalisation €20 for each 24 hours.... up to	€1,800
• Medical & Dental expenses not recoverable from any other source.... up to	€40,000

**INSURED PERSONS**

All pupils of the school for whom premium has been paid.

**AGE LIMITS**

Lower Age Limit – 3 years. Upper Age Limit – 22 years.

**OPERATIVE TIME** (in accordance with the option selected)

While the insured person is participating in school related activities authorised by the school, including direct travel to and from such activities

**OR**

24 Hours a day.

**PERIOD OF INSURANCE**

As shown on the Policy Schedule.

**WHAT IS NOT COVERED**

We will not cover bodily injury to an insured person due to or caused by;

- (a) A direct consequence of war.
- (b) Flying unless as a fare-paying passenger.
- (c) Committing or attempting to commit suicide or a crime.
- (d) Resulting in a diagnosis of fibromyalgia, myalgic encephalomyelitis, chronic fatigue syndrome, post-traumatic stress disorder or any mental or nervous disorder.
- (e) Resulting from a gradually operating cause.
- (f) Taking a drug or drugs other than according to the manufacturer's instructions or as prescribed by a doctor.
- (g) Taking a drug or drugs to treat drug addiction or under the influence of alcohol or solvents.
- (h) In respect of medical expenses or hospital confinement arising from any physical or mental condition, or disability of a recurring or chronic nature, from which the insured person suffered or was known to suffer before the period of insurance. This exclusion shall not apply where insurance has been effected on a compulsory basis for all students or staff of a school.
- (i) Occasioned during the course of employment of any kind other than an authorised school work experience programme or, in respect of staff, other than work on behalf of the school.

**This summary is a guide to policy covers and exclusions. The policy document is issued to the school and contains all terms, conditions and exclusions applicable to this insurance.**

This insurance is underwritten by AIG Europe Limited. Registered in England and Wales. Company number: 01486260. Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

AIG Europe Limited, Ireland Branch has its registered branch office at 30 North Wall Quay, IFSC, Dublin 1, Ireland. Branch registration number 906664. Tel: +353 1 208 1400

AIG Europe Limited is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules.

## APPLICATION FORM FOR SCHOOL GROUP POLICY

I wish to have my child included on the Schools Group Personal Accident Cover at a cost of €10.00

**24 Hour basis €10.00**

Name of Pupil (in full)

School class/year

Name of school

Signature of parent/guardian \_\_\_\_\_ Date

*Please make payment directly to the School/Parents*

# J.F. DUNNE INSURANCES LTD

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