



ST ANDREW'S COLLEGE

November 2016

Dear Parent or Guardian

SCHOLARS PERSONAL ACCIDENT BENEFIT SCHEME

The School has arranged insurance facilities through Southsure Brokers which is underwritten by Lombard Insurance Company Limited for 2017. The insurance provides cover against:

MEDICAL EXPENSES that arise as a result of accidents sustained whilst:

- (a) on the School premises
- (b) in the course of school activities, including any supervised sporting/academic tour/activity during the school holidays within the Republic of South Africa, Swaziland, Lesotho, Namibia, Botswana, Malawi, Zambia, Zimbabwe and Mozambique;
- (c) Whilst travelling to and from school, other than on motor propelled cycles.

More serious injuries are catered for in that:

PERMANENT DISABILITY is included in the policy package and compensation will be paid in accordance with the schedule of compensation as detailed overleaf. It is important to note that the **DISABILITY** portion is separate from and in addition to the Medical Expenses cover referred to above and permits full coverage 24 hours per day for 365 days of the year, world wide.

BENEFITS

Medical, Surgical and Hospital Expenses resulting from an accident,

Payable up to 24 months from date of injury:

Permanent Disability – a percentage of:

Death – Funeral Expenses:

R60,000

R500,000 (see overleaf for details)

R10,000 (pupils 6 years and younger)

R30,000 (pupils 7 years and older)

Excess:

R3,000 per claim per pupil

Period of Insurance:

One year from 1st January 2017

Included in the benefits described above is a comprehensive **SchoolAlert Policy arranged through ER24** which applies in case of both Accident and Illness requiring emergency services.

CLAIMS PROCEDURE

An accident to an insured pupil must be reported immediately to the School Authorities/Sanatorium and a claim form obtained which should be returned when completed by the doctor attending to the pupil, together with the relevant medical accounts. These will be settled, by Insurers, to the doctors, hospitals etc. direct.

Should the injury result in **Permanent Disability**, then written notice shall be given to our Insurance Brokers as soon as possible and in any event within thirty days after the date of the injury or death of an insured pupil. The Insured shall, at their expense, furnish to the insurers such certificates, information and evidence as the insurer may from time to time reasonably require in the forms prescribed by the insurers. The insurers shall be allowed at their own expense upon notice to the insured, to have a Medical Examination of the insured pupil.

The Scholars Personal Accident Benefit Scheme is still provided for by College at no additional cost to parents. Each accident is subject to an excess of R3,000, before the claim can be lodged.

Should you require the School Fee Remission Scheme extension, which is optional, at an annual cost of R350.00 per pupil or R700.00 per matric pupil, you will need to indicate on the form enclosed whether you require this cover.

Yours sincerely

G R SHONE

Business Manager

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PERMANENT DISABILITY ACCIDENT INSURANCE

COVER

If during the period of insurance the insured pupil sustains bodily injury independently of any other cause which results in death, dismemberment or disablement of the insured pupil, the insurers will pay to the insured the benefit specified hereunder.

PERIOD OF INSURANCE

For a full school year, which means the duration of the term (including the uninterrupted journey to the school prior to the commencement of the term) plus the following holiday period.

CLAIMS PROCEDURE

On the happening of any accident likely to give rise to a claim under this contract, written notice shall be given to the Insurance Brokers as soon as possible and in any event within thirty days after the date of the injury or death of an insured pupil. The insured shall at their expense furnish to the insurers such certificates, information and evidence as the insurers may from time to time reasonably require in the forms prescribed by the insurers. The insurers shall be allowed at their own expense, upon reasonable notice to the insured, to have a medical examination of the insured pupil.

GENERAL CONDITIONS

- (1) In the event of a dispute arising out of a claim, each party shall appoint an independent referee, who must be a qualified medical practitioner. The decision of the two independent referees shall be binding on all parties.
- (2) Insurers shall be under no obligation in respect of fraudulent claims
- (3) No sum payable shall carry interest
- (4) The due observance and fulfilment of the terms, provisions and conditions of this contract insofar as they relate to anything to be done or complied with, by the insured, or the insured pupil, or by his or her personal representatives, shall be conditions precedent to the liability of the insurers, to make payment under this contract.

THE BENEFITS

The following scale describes the amount of compensation payable in respect of specific disabilities:

1. Incurable insanity or total organic paralysis or loss of both eyes	R500,000	
2. Loss of one eye	50%	
3. Permanent total loss of hearing in both ears	80%	
4. Permanent total loss of hearing in one ear	25%	
5. Permanent total loss of speech	75%	
Permanent total loss of the use of:		
6. One arm or one hand	Left 50%	Right 75%
7. One thumb	Left 10%	Right 25%
8. Any finger	Left 6%	Right 10%
9. Permanent total loss of use of shoulder or elbow	Left 20%	Right 25%
10. Permanent total loss of use of wrist	Left 15%	Right 20%
Loss or Permanent total loss of use of:		
11. One leg above or at the knee	100%	
12. One leg below the knee or one foot	50%	
13. One big toe	10%	
14. Any other toe	3%	
15. Permanent total loss of use of hip or knee or ankle	20%	
16. Removal of lower jaw by surgical operation	30%	
17. Death – the reasonable cost of burial up to	R10,000 / R30,000	

CONDITIONS APPLICABLE TO THE BENEFITS

- (a) Benefits 6 to 10 inclusive shall be reversed in the event of the insured pupil being left handed.
- (b) If compensation is payable in respect of one insured pupil under more than one form of permanent disability as a result of one accident, the total amount payable shall not exceed R500,000
- (c) In the event of an insured pupil sustaining any permanent disability not noted above, the compensation payable shall be calculated by assessing the degree of disability relative to the above scale.
- (d) If compensation is payable for loss of use of a whole member of the body, then compensation for parts of that member cannot also be claimed.

EXCLUDING:

Bodily injury directly or indirectly consequent upon any attempt to commit suicide; pregnancy or childbirth; directly or actively participating or engaging in war, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not) save when applicable to taking such action or steps as are reasonably necessary for the protection of himself, his family, or property belonging to the school at which he is a pupil.

N.B. The insured pupil would be covered for **PERMANENT DISABILITY** benefits provided he/she was an innocent bystander during an act of terrorism.

(Please keep this pamphlet handy for future reference)