

BANDON GRAMMAR SCHOOL LTD.

PUPIL PERSONAL ACCIDENT INSURANCE 2016/2017

Summary of Cover

Schedule of Benefits

The benefits shown below are payable in respect of any pupil not over 22 years of age 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.

Death by accident	€30,000
Permanent total loss of sight in one eye or use of one limb	€100,000
Permanent total loss of sight in both eyes or use of both limbs	€150,000
Permanent total disablement	€200,000
Total and irrecoverable loss of hearing in one ear	€40,000
Total and irrecoverable loss of hearing in both ears	€100,000
Medical** expenses (including ambulance hire) not recoverable from any other source	up to a limit of €50,000
Dental expenses not recoverable from any other source	up to a limit of €50,000
Loss of speech	€40,000
Hospital confinement payable per complete day (24 hour period) which shall continue whilst confined but not beyond 90 days from the day on which the Insured Person was first confined.	€20 Per Day

Health Condition

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

Claims Condition

Written notice should be given to the Company (Allianz) 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):
Aqua-Lung diving, Flying (except as a passenger), Motor Racing, 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, the use of Skeletons, 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).

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Operative Time

24 hour cover including social, domestic and leisure, as well as school activities.

Period of Insurance

As shown on the policy schedule.

Cover is subject to the Policy terms and Conditions.

****Medical Practitioner** (definition as per policy wording) means a duly qualified medical or dental practitioner or optometrist registered under the Medical Practitioners Act 1978 the Dentists Act 1985 or the Opticians (Amendment) Act 2003 respectively other than

- a) an Insured Person
- b) a member of the immediate family of the Insured Person
- c) an employee of the Insured

Cover for physiotherapy expenses only applies when the pupil has been referred to a physiotherapist by a medical practitioner.

This summary is only intended as a guide to policy cover and exclusions. The policy is issued to the school and contains precise details of cover and all applicable terms, conditions and exclusions. A copy of the policy is available from the school. The policy is underwritten by Allianz p. l. c which is regulated by the Central Bank of Ireland.

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