

BANDON GRAMMAR SCHOOL LTD.

PUPIL PERSONAL ACCIDENT INSURANCE 2017/2018

Summary of Cover

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:

Death	€10,000
Permanent total loss of sight in one eye or loss of use of one limb	€50,000
Permanent total loss of sight in both eyes or loss of use of both limbs	€100,000
Permanent total disability	€200,000
Total loss of hearing in one ear	€40,000
Total 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
Total loss of speech	€40,000
Hospital confinement payable 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

Operative Time

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

Age Limits

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

Claims 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 needles 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.