

BANDON GRAMMAR SCHOOL LTD.

PUPIL PERSONAL ACCIDENT INSURANCE 2021/2022

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 by accident	€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 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
Total 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 Exclusion

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

General Exclusions

1. Whilst the pupil is engaged in (or practising/training for) any of the excluded activities.
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).

Excluded Activities

Aqua-Lung diving, Flying (except as a passenger), Motor Racing, Parachuting, Hang Gliding, Hors/Pony Racing/Jumping (unless in connect with school activities), Rock climbing or mountaineering using ropes and/or guides, Pot-holing, ice-hockey, the use of Skeletons, Bobsleighs, White Water Rafting, Boxing/Martian Arts & Quad Biking.

Operative Time

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

Age Limits

Upper age limit – 22 years

Claims Condition

Any accidents likely to give rise to a claim under this Policy written notice should be given to Allianz as soon as possible and in any event within 730 days (2 years) after the date of the occurrence.

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.