

Information on Pupil Personal Accident Insurance

Dear Parents,

The Board of Management of Scoil Mhuire has arranged specific Pupil Personal Accident policy with Allianz. The cost is very low and provides cover on a **24 hour** basis both whilst at the school and during leisure hours.

Summary of Cover

Insured Persons: Under the option chosen by the Board of Management of Scoil Mhuire, all the pupils of the school register will be covered.

Age Limits: Lower age limit – 3 years. Upper age limit – 22 years.

Operative time: (In accordance with the option selected)

- 24 hour cover, including social, domestic and leisure, as well as school related activities. Originally the scheme provided cover in respect of school activities only, but it was later extended to include 24 hour option.

Period of Insurance: From the date the cover is arranged after the start of the school year to the commencement date of the following autumn term.

Cover: Payment of the following benefits in respect of any pupil sustaining accidental injury resulting in death, disablement or medical or dental expenses.

Schedule of Benefits:

Death by accident	€7,500
Permanent total loss of sight of one eye or use of one limb	€75,000
Permanent total loss of both eyes or use of both limbs or permanent total disablement	€125,000
Total and irrecoverable loss of hearing in one ear	€7,500
Total and irrecoverable loss of hearing in both ears	€50,000

Health Condition:

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. Bodily Injury
 - a) Sustained whilst the pupil is engaged in (or practising/training for) any of the excluded activities.
 - b) Resulting from
 - i. The pupil committing or attempting to commit suicide or wilfully exposing himself/herself to needless peril except in an attempt to save human life or from any involvement in a criminal act.
 - ii. War, invasion, civil war or participation in any civil commotion or riot.
2. Death, bodily injury, medical or dental expenses resulting from
 - a) The pupil being intoxicated or having taken any drug (Other than prescribed and not being for the treatment of any addiction).
 - b) Any gradually operating or slowly developing cause.
 - c) The pupil's employment (other than school work experience programmes).

Excluded activities: Aqua-Lung Diving, Flying, Motor Cycling, Parachuting, Power Boating, Racing of any kind (except authorised school events), Rock climbing or Mountaineering using roped and/or guides, Water Skiing, Jumping or tricks, Winter Sports, Motor Competitions & Pot Holing.