

St Alban's College

LEARNER'S PERSONAL ACCIDENT | 2024



Your financial security and the safety of your children are of paramount importance! With Marsh Learner's Personal Accident you have the protection against the unexpected expenses that follow accidental injuries.

WHO MAY PARTICIPATE?

Any *bona fide* learner and employee of the school.

WHAT IS COVERED?

The cover is for any accidental injury occurring: -

- On school premises and related residential facilities.
- Outside the school whilst participating in any sporting activity or other extra-mural activity organised and supervised by the school, including whilst travelling by a reasonable direct route.
- Whilst in After-care Centres registered and recognised by Local Authorities.
- For Technical College students: Whilst in Industry training (but excluding where remuneration is received).

WHAT ARE THE BENEFITS?

Emergency Treatment Expenses Shortfall resulting from an accident R50, 000

INNER LIMITS

- Physiotherapy/Chiropractor/Biokinetics R8, 000
- X-Rays R8, 000
- MRI and CAT scans R12, 000
- 25% Co-Payment on all MRI/CT SCANS

Permanent Disability –Scale of Benefits, a percentage (%) of	R150, 000
Death (learners under 6 years)	R20, 000
Death (other than the aforementioned)	R35, 000

CO-PAYMENTS

- All non - rugby claims will attract a R250 Franchise.
- All rugby claims will attract R 1000 franchise excess.

SPECIAL FEATURES

- 24 Hour Emergency Call Centre with R50 000 Hospital Admission Guarantee and cost of emergency transport
- HIV Assist
- COID Wrap Around Cover for employees
- Accident Expert (Assistance with COID and RAF Claims)

A FEW EXCLUSIONS

- Caused solely by an existing physical defect or other infirmity.
- Caused by the insured person's suicide or intentional self-injury.
- Willful exposure to danger.
- Caused by the insured person's participation in any riot or civil commotion.
- War, revolution etc.
- Criminal offences.

Note: The premium quoted is inclusive of a R5.00 per capita policy fee, 15% VAT and legislated commission.

HOW TO JOIN

- Contact your school bursar, school secretary and/or call Marsh on 079 509 1345 and ask that your child be covered.
- The facility insurance period runs from 1st of January. Full annual premiums will be charged, irrespective of when you join. Applications will be accepted till March, no late applications will be accepted thereafter.

COSTS

Category	Annual Premium
a) Rugby Learners – gr 8 - 12	R 3200
b) Non Rugby – gr 8 - 12	R 1850

CLAIMS PROCEDURES

- Complete a claim form (available from Marsh) in detail immediately after the incident.
- Obtain a signature from the insuring Parent and School Principal/Bursar.

- Obtain a written Doctor-/Dentist report if there is to be any future medical treatment – including the cost of such treatment.
- Send it to Marsh Proprietary Limited, P O Box 807, Pietermaritzburg, 3200 for registration (You have a maximum of two (2) months after the injury to register your claim); together with invoices **and** receipts (receipts only are not acceptable)
- On receipt of all the relevant documents the claim will be considered and, if accepted, payment will be made. **Please note that in terms of the Short-term Insurance Act, payments are not permitted to be made directly to service suppliers.**
- Hospitalisation costs must be claimed from medical aids. Where no medical aid is in place, we will need an affidavit to this effect.
- All medical aid shortfalls, other day-to-day benefits not claimed from medical aid, or post-hospitalisation treatment can be claimed against this policy, subject to the benefit limits.
- Kindly Provide Confirmation Of Banking Details with all new claims
- Follow up treatment documentation must be submitted within two (2) year of date of injury.
- Obtain a written report from a doctor clearing the injured child for further sport before any new claims may be considered

WHO CAN WE CONTACT FOR MORE INFORMATION

Your usual Marsh contact, or

Contact: Sharon Soobramanian

Email: Sharon.soobramanian@marsh.com

Cellphone: +27 79 509 1345

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