



**POLICY (Number: Ciii)
PUPIL PERSONAL ACCIDENT COVER**

PURPOSE

The purpose of this policy is to ensure that the school's pupils are covered in the case of accidental injury, impairment, or death; which may occur on the school premises, while attending a school-related event off the premises, or while travelling to and from school or a school event.

DEFINITIONS

Accident

An unfortunate incident that the pupil could not foresee that happens unexpectedly and unintentionally at an identifiable time and place and results in death or bodily injury.

Medical Expenses

The necessary costs and expenses incurred for medical treatment including surgical, dental, hospital, nursing and prescribed remedial expenses, including artificial aids, prostheses, doctors' fees, emergency transportation, or freeing of an insured person if trapped, or bringing such person to a place of safety.

Pre-existing Condition

Refers to a medical condition or disability which existed at the time before the child's entry date into the school.

COVER AND BENEFITS

1. Medical Expenses

Conditions

- The bodily injury must, directly or indirectly and independently of any other cause, be because of the *accident*.
- The pupil must obtain medical or surgical treatment within one year from the date of *accident* and during the period of insurance.
- The *accident* must have taken place at a certain time and place:
 - during the school term on the school grounds
 - during the school term, outside of the school grounds while attending a school event; or
 - during the school holidays at a school event.
- The *accident* must have taken place while the pupil is under the care of the school authorities, or any other person approved and authorised by the school.
- The pupil must consult with a medical practitioner within 48 hours of after the *accident*.

Exclusions

- Not caused by an *accident*
- Negligence (by the school)
- Sports-related injuries if the *accident* occurred while the pupil is still recovering from a previous injury
- Second opinion (unless specifically requested)
- Criminal activity (of the pupil)
- As a result of the pupil's actions (includes self-inflicted)
- Certain medical procedures:
 - MRI/CT scans that are not related to the injury.
 - Any procedure of a purely diagnostic nature/any examination where there is no indication of impairment in normal health.
 - Any unnecessary surgical procedure done purely to enable the pupil to participate in any sporting activity earlier than if no surgical procedure was done.
 - Experimental treatment.



2. Accidental Impairment

Conditions

- A pupil must have suffered an impairment event within 3 months of an *accident*, and the impairment must be the result of the *accident*.

Exclusions

- Not caused by an *accident*
- Negligence (by the school)
- If the impairment event is > 3 months after the *accident*
- Criminal activity (of the pupil)
- As a result of the pupil's actions (includes self-inflicted)

3. Accidental Death

Conditions

- A pupil dies because of an *accident* during the period of cover and within one year of the date of the *accident*.

Exclusions

- Not caused by an *accident*
- Negligence (by the school)
- Criminal activity (of the pupil)
- As a result of the pupil's actions (includes self-inflicted)

EMERGENCY AND CLAIM PROCEDURE

1. The school will contact the pupil's parent/guardian immediately should a pupil be involved in an *accident*. Should we be unable to contact the parent/guardian, the school will arrange suitable transport for the pupil to the Doctor or Emergency Room.
2. The school's Finance Office is also to be notified of the accident by the attending member of staff, in order to:
 - advise the Doctor or Emergency Room that the child is on their way;
 - advise the Insurer of the *accident* and possible claim; and
 - begin the pre-authorisation process should it be required.
3. Please liaise directly with the Deputy Bursar, Mrs Judith Hanekom, regarding all claims (judhan@somersethouse.co.za).
4. The claim must be reported to the Insurer within 3 months from the date of the pupil's *accident*.
5. Evidence/documents requested by the Insurer must be submitted within 9 months of reporting the claim.
6. Any additional information requested by the Insurer must be submitted within 3 months from the day of the request.
7. As mentioned below, hospitalisation/MRI/CT/bone scans and specialised dentistry must be pre-authorised, or they will not be paid

MAXIMUM AMOUNTS, EXCESSES, AND LIMITATIONS

1. Maximum Amounts

Maximum Medical Expenses	- R40,000 per pupil per calendar year
Maximum Accidental Impairment	- R150,000
Maximum Accidental Death Benefit	- R10,000 to R30,000 (depending on pupil age)

2. Excesses

Excess amount – 1 st claim	- R350.00 per pupil per claim per calendar year
Excess amount – 2 nd + claims	- R500.00 per pupil per claim per calendar year (same pupil)



3. Limitations

Physiotherapist, Biokineticist or Chiropractor Consultations

There is an overall limit of 10 visits in total to a Physiotherapist, Biokineticist or Chiropractor (a combination of up to 10 consultations in total) per claim for a pupil who has not undergone hospitalisation and an overall limit of 20 visits in total if a pupil has undergone hospitalisation.

Pre-Authorisation

Hospitalisation/MRI/CT/bone scans and specialised dentistry must be pre-authorized, or they will not be paid.