



## PUPIL PERSONAL ACCIDENT COVER

### PURPOSE

The purpose of this benefit 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.

### COVER AND BENEFITS

#### 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.

### 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](mailto: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-authorized, or they will not be paid.
8. We recommend the parent/guardian report the **accident** to their personal Medical Aid/Medical Insurer, as should the Maximum Medical Expenses (see below) be exceeded, the balance will be for the parent/guardian's own account.

## MAXIMUM AMOUNTS, EXCESSES, AND LIMITATIONS

### 1. Maximum Amounts

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

### 2. Excesses

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

### 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.