

# Pupil Personal Accident Insurance 2010/11

## Option B - Specified Pupils Only

Every year an estimated 16,000 children receive hospital treatment following an accident in school, on the road or at home. In some cases children are left permanently disabled. For many parents, it will mean financial hardship with costly medical/dental expenses to be paid. As Ireland's leading schools insurer Allianz has developed a specific Pupil Personal Accident policy.

There are two options available. The first option provides for school activities and also includes direct travel to and from such activities, the cost per child is €5.00. The second option provides cover on a 24 hour basis for school activities, social, domestic and leisure activities (including holidays) and the cost for this cover is €8.00 per child.

Allianz offers Group Policies for Schools and can provide all Parents/Guardians with the opportunity to avail of the School Group Cover. A 20% discount off the standard rates indicated above is available when cover is arranged online. The School would like to ask you to remit an amount equivalent to the relevant standard premium and allow them retain an amount equivalent to the 20% discount as a contribution towards School funds. If however you are not happy to proceed on this basis please simply remit the amount shown less 20% to the School along with the attached application form. Please return to the School before 30th September 2010.

## Summary of Cover

*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*

### Cover

The following are the payable benefits in respect of any pupil sustaining 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.

### Schedule of Benefits

|   |          |
|---|----------|
| 1. Death by Accident  | €30,000  |
| 2. Permanent total loss of sight in one eye or use of one limb                                    | €100,000 |
| 3. Permanent total loss of sight in both eyes or use of both limbs or permanent total disablement | €150,000 |
| 4. Total and irrecoverable loss of hearing in one ear   | €30,000  |
| 5. Total and irrecoverable loss of hearing in both ears   | €100,000 |
| 6. Medical expenses not recoverable from any other source   | €30,000  |
| 7. Dental expenses not recoverable from any other source  | €30,000  |

### Insured Persons

All pupils of the school who have opted to join the Schools Group Personal Accident Cover.

### Age Limits

Lower Age Limit – 3 years. Upper Age Limit – 22 years.

### Operative Time (in accordance with the option selected)

- During any school activity taking place with the full knowledge and authority of the School and including direct travel to and from such activities;  
OR
- 24 hour cover including social, domestic and leisure, as well as school activities.

### Period of Insurance

As shown on the Policy Schedule.

### 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. Whilst the pupil is engaged in (or practicing/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 from 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)
- Parachuting
- Power-boating
- Water ski-jumping or tricks
- Racing of any kind (other than on foot or bicycle)
- Rock climbing or mountaineering using ropes and/or guides
- Pot-holing
- Skiing, ski-boarding, ice-hockey, the use of skeletons, bobsleighs or the use of dry ski slopes.

For Discounts on Car, Home, Holiday Home, Buy-to-Let, Pet, Horse & Rider, Pleasure Craft, Commercial Motor and Taxi insurances. Visit [www.allianz.ie](http://www.allianz.ie)

Allianz p.l.c. is regulated by the Financial Regulator. Calls may be recorded. Terms, conditions and minimum premiums apply. Offer valid until 31/08/2011



## Application Form for School Group Policy

I wish to have my child included on the Schools Group Personal Accident Cover Yes/No

If yes which option do you require: School Activities only (€5.00 per pupil)  or 24 hour basis (€8.00 per pupil)

Name of Pupil (in full) \_\_\_\_\_

School class/year \_\_\_\_\_

Name of School \_\_\_\_\_

Address of School \_\_\_\_\_

Signature of parent/guardian \_\_\_\_\_ Date \_\_\_\_\_

# Árachas Pearsanta Timpiste do Dhaltá 2010/11

## Rogha B – Daltaí Sonraithe Amháin

Meastar go bhfaigheann 16,000 leanbh cóireáil ospidéil gach bliain de dheasca timpistí a tharlaíonn ar scoil, ar an mbóthar nó sa bhaile. I roinnt cásanna, fágfar leanaí faoi mhíchumas go buan. I gcás cuid mhaith tuismitheoirí, bíonn cruatan airgeadais ann mar gheall ar na costais arda dochtúirí/fiaclóirí a bhíonn le hioc. Tá polasaí Árachas Pearsanta Timpiste sonracha forbartha ag Allianz, príomhárachóir scoileanna na hÉireann.

Tá dhá rogha ar fáil. Tugann an chéad rogha cumhdach, ar chostas €5.00 an leanbh, do ghníomhaíochtaí scoile agus áirítear taisteal chuig gníomhaíochtaí den sórt sin agus teacht uathu. Tugann an dara rogha cumhdach ar bhonn 24 uair an chloig do ghníomhaíochtaí scoile mar aon le gníomhaíochtaí sóisialta, teaghlach agus fóillíochta (laethanta saoire san áireamh); is é €8.00 an leanbh an costas ar an gcumhdach sin.

Cuireann Allianz Grúp-Pholasaithe do Scoileanna ar fáil agus is féidir leo deis a chur ar fáil do gach Tuismitheoir/Caomhnóir leas a bhaint as Grúp-Chumhdach Scoile. Tá lascaine 20% ar fáil ar na gnáthrátaí a thugtar thuas má fhaightear cumhdach ar líne. Ba mhaith leis an Scoil, áfach, dá gcuirfeá an méid a shábháil tú ar an gcumhdach chuici agus an 20% sin a chur i dtreo chiste na Scoile. Mura bhfuil tú ag iarraidh é sin a dhéanamh, féadfaidh tú an méid a léirítear lúide 20% a chur ar aghaidh chuig an Scoil mar aon leis an bhfoirm iarratais faoi iamh. Seol ar ais chuig an Scoil roimh an 30 Meán Fómhair 2010.

## Achoimre ar Chumhdach

Níl i gceist leis an achoimre seo ach treoir do chumhdach agus eisiámh polasaí. Eisítear an polasaí don scoil agus bíonn sonraí beachta an chumhdaigh agus gach téarma, coinníoll agus eisiámh bainteach ann. Tá cóip den pholasaí ar fáil ón scoil

### Cumhdach

Seo a leanas na leansaí iníochta do dhaltá ag marthanach taismeach gortú corpartha (i.e. gortú corpartha taismeach cuisithe in doigheanna seachtrach foréigineach agus doigheanna infheicthe) ar fhiacla nó míochaine ag toradh ar chostais míchumasaí nó bás.

### Sceideal na Sochar

|  |          |
|--|----------|
| 1. Bás de bharr Timpiste   | €30,000  |
| 2. Radharc buan iomlán a chailleadh i súil amháin nó lúth buan iomlán a chailleadh i ngéag amháin        | €100,000 |
| 3. Radharc buan iomlán a chailleadh sa dá shúil nó lúth an dá ghéag a chailleadh nó míchumas buan iomlán | €150,000 |
| 4. Cailleadh doleigheasta iomlán na héisteachta i gcluais amháin   | €30,000  |
| 5. Cailleadh doleigheasta iomlán na héisteachta sa dá chluais  | €100,000 |
| 6. Costais dochtúirí nach bhfuil in-aisghabhála ó aon fhoinsé eile                                       | €30,000  |
| 7. Costais fiaclóirí nach bhfuil in-aisghabhála ó aon fhoinsé eile                                       | €30,000  |

### Daoine faoi Árachas

Gach dalta de chuid na scoile a roghnaigh Grúp-Chumhdach Pearsanta Timpiste na Scoileanna.

### Teorainneacha Aoise

Teorainn Aoise íosta - 3 bliana. Teorainn Aoise Uasta - 22 bliain.

### Am Feidhme (de reir na rogha a roghnaítear)

- Le linn d'aon ghníomhaíocht scoile a bheith ar siúl ar a bhfuil eolas iomlán ag an Scoil mar aon le húdarás uaithe agus áirítear taisteal díreach chuig gníomhaíochtaí den sórt sin agus uathu; NÓ

- Cumhdach 24 uair lena n-áirítear gníomhaíochtaí sóisialta, teaghlach agus fóillíochta chomh maith le gníomhaíochtaí scoile.

### Tréimhse an Árachais

Mar atá léirithe ar Sceideal an Pholasaí.

### Coinníoll maidir le Sláinte

Ní bheidh feidhm ag an árachas maidir le haon éileamh a éireoidh as éisinn fhisiciúil, easláine nó riocht liachta a bhí ann cheana.

### Eisiámh Ginearálta

- Fad a bheidh an dalta ag gabháil d'aon cheann de na gníomhaíochtaí eisiata (nó ag cleachtadh/traenáil dóibh).
- I gcás go gcuireann an dalta lámh ina b(h)ás féin nó ina ndéanann sé/sí iarracht lámh a chur ina b(h)ás féin, i gcás an dalta a bheith, go toiliúil, faoi lé contúirte gan ghá ach amháin le linn iarracht beatha duine a shábháil nó i gcás an dalta a bheith páirteach i ngníomh coiriúil.
- An dalta a bheith ar meisce nó aon druga (seachas mar a ordáionn dochtúir) a bheith glactha ag an dalta.
- Fostaíocht an dalta (seachas le linn cláir taithí oibre na scoile).

### Gníomhaíochtaí Eisiata

- Tumadóireacht Uathscamhóige
- Eitilt (seachas mar phaisinéir)
- Paraisiútáil
- Mótarbhádóireacht
- Léimneach nó cleasanna ar uiscscíonna
- Rásaíocht d'aon chineál (seachas de chois nó rothar)
- Dreapadóireacht carraige nó sléibhteoireacht ina n-úsáidtear rópaí agus/nó treoraithe
- Uaimheadóireacht
- Scíáil, scí-sheoladh, hacaí oighir, úsáid creatlach nó bobsleamhnáin, úsáid fánaí scíála tirime.

Fá choinne lascaine carr, baile, teach saoire ceannacht-le-cíos, peata, capall agus marcach ceardaíocht thaitneamhach, motor tráchtála agus árachas tascaí.

## Tabhair cuairt ar [www.allianz.ie](http://www.allianz.ie)

Tá Allianz p.l.c. rialaithe ag an rialaigh airgeadúil. Thig le glaoigh a bheith a thaifeadú. Téarmaí, coinníollacha agus préimh íos riachtanach. Tairg Bailí go dtí an 31/08/2011



## Foirm Iarratais do Ghrúp-Pholasaí Scoile

Ba cheart seiceanna a dhéanamh iníochta leis an Scoil

Is mian liom mo leanbh a bheith san áireamh faoi Ghrúp-Chumhdach Pearsanta Timpiste Scoileanna

Is Mian / Ní Mian

Más mian, cén rogha a theastaíonn: Gníomhaíochtaí Scoile amháin (€5.00 an dalta)  nó ar bhonn 24 uair (€8.00 an dalta)

Ainm an Dalta (ina iomlán) \_\_\_\_\_

Rang Scoile/Scoilbhliain \_\_\_\_\_

Ainm na Scoile \_\_\_\_\_

Seoladh na Scoile \_\_\_\_\_

Síniú an tuismitheora/caomhnóra \_\_\_\_\_ Dáta \_\_\_\_\_

Ba cheart seiceanna a dhéanamh iníochta leis an Scoil